Camper, Naomi G. From: Friday, January 30, 2009 6:32 PM Sent: To: Owen, Jan L. <jan.owen@wamu.net> Stewart, Barbara L. Stewar Cc: Archer, Catrina L. Subject: Re: When you have a minute Donna - can you please find a time that works for this? Or to make life easier for everyone, Jan you could just try to reach one of us next week? Naomi Gendler Camper Head of Federal Gov't Relations JPMorgan Chase 202.585 \ \ w 202.255 \ \ \ \ c "Owen, Jan L." <jan.owen@wamu.net> 01/30/2009 06:17 PM Subject When you have a minute WaMu/Chase has a situation with Congresswoman Richardson mortgage that I would like to bring you up to speed on. My office number is below and my cell is 916-804. Although this is not urgent- I do want to update you both. Next week will work. Thanks, Jan Jan Lynn Owen First Vice President State and Local Government and Industry Relations Manager 801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

From: Owen, Jan L.

Sent: Friday, January 30, 2009 6:17:39 PM
To: Camper, Naomi G.; Griner, Rob E.

CC: Stewart, Barbara L. Subject: When you have a minute

WaMu/Chase has a situation with Congresswoman Richardson mortgage that I would like to bring you up to speed on. My office number is below and my cell is 916-804 Although this is not urgent-I do want to update you both. Next week will work. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Stewart, Barbara L.

Sent: Friday, January 30, 2009 5:24 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: Conference Call with Laura Richardson

Call when you get a chance.

Sent from my BlackBerry Wireless Handheld

---- Original Message -----

From: "Owen, Jan L." [jan.owen@wamu.net]

Sent: 01/30/2009 12:25 PM PST To: Barbara Lynn Stewart

Subject: FW: Conference Call with Laura Richardson

I will need to update you on this one when you are available. Nothing urgent. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Friday, January 30, 2009 12:06 PM

To: Battaglia, Paul J.; Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.

Cc: Cook, Don

Subject: RE: Conference Call with Laura Richardson

She just called and I called her back, but got voicemail. I have to leave for the day so I will try her again on Monday.

Everyone have a nice weekend.

Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150 ___

For Internal Use Only

cell:

From: Battaglia, Paul J.

Sent: Friday, January 30, 2009 10:28 AM

To: Thorn, Ann; Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.

Cc: Cook, Don

Subject: RE: Conference Call with Laura Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel

JPMorgan Chase Bank, National Association 1301 2nd Avenue, WMC 3501

Seattle WA 98101

Phone: 206-5001

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Ann Thorn, FVP National Asset Recovery Manager WaMu, now part of JP Morgan Chase office: 904-462-2150

cell: [] = _______

For Internal Use Only

From: Mathis, Julie A.

Sent: Friday, January 30, 2009 8:26 AM

To: Thorn, Ann; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: RE: Conference Call with Laura Richardson

Ms. Richardson is due for her January payment. Sept, Oct, Nov and Dec pmts were made around the 15th of each month.

Thanks,

Julie

Julie Mathis, VP
Department Manager
Loss Mitigation
Home Loans

WaMu, now backed by the strength of JPMorgan Chase 7255 Baymeadows Way, JAXA2000 Jacksonville, FL 32256

904.886.1305 direct, 904. 886.1325 fax julie.mathis@wamu.net

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From: Thorn, Ann

Sent: Friday, January 30, 2009 7:57 AM

To: Gaugl, Sara C.; Mathis, Julie A.; Owen, Jan L.; Battaglia, Paul J.

Subject: FW: Conference Call with Laura Richardson

Happy Friday Everyone!!!!

Julie, what is the status of her loan?

Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150

For Internal Use Only

From: Austin, Daysha

Sent: Thursday, January 29, 2009 6:09 PM

To: Thorn, Ann

Subject: Conference Call with Laura Richardson

Hi Ann, are you available to speak with Laura Richardson? If so, what time can she call you?

Daysha Austin

U.S. Representative Laura Richardson (D-CA)

100 W. Broadway, Suite 600

(562) 436 Phone (562) 437 Fax

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, January 30, 2009 3:26 PM

To: Stewart, Barbara L.

Subject: FW: Conference Call with Laura Richardson

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Jan Lynn Owen
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916-553-4961
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Cc: Cook, Don

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JPMorgan Chase Bank, National Association

1301 2nd Avenue, WMC 3501

Seattle WA 98101

Phone: 206-5001 Fax: 206-377

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julie.mathis@wamu.net

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(562) 4361 Phone (562) 4371 Fax

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, January 30, 2009 9:42 AM
To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Re: Conference Call with Laura Richardson

Ann: instead of a call-maybe a couple of one off calls? I will call you this am. Thanks, J

.....

---- Original Message -----

From: Thom, Ann

To: Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Sent: Fri Jan 30 05:28:06 2009

Subject: RE: Conference Call with Laura Richardson

REDACTED

Ann Thorn, FVP National Asset Recovery Manager WaMu, now part of JP Morgan Chase office: 904-462-2150

For Internal Use Only

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Sent: Friday, January 30, 2009 8:26 AM

To: Thorn, Ann; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: RE: Conference Call with Laura Richardson

REDACTED

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Julie

Julie Mathis, VP Department Manager Loss Mitigation Home Loans

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From: Rob Lapsley

Sent: Thursday, January 22, 2009 8:03 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Articles of Interest

x

State warned of possible credit downgrade

Matthew Yi, Chronicle Sacramento Bureau Thursday, January 22, 2009

(01-22) 04:00 PST Sacramento --

A leading national credit-rating agency put California's government on notice Wednesday for a possible downgrade in credit, blaming an estimated \$40 billion budget deficit that Gov. Arnold Schwarzenegger and the Legislature have been unable to resolve.

Moody's Investor Service also downgraded two of the state's outstanding bond debts: \$8.7 billion in bonds sold in previous years to help solve earlier budget deficits and \$5 billion in short-term loans that the state took out last fall to help smooth California's cash flows.

A downgrade in the state's overall credit rating would be yet another blow to California's already shaky finances, making it more difficult and expensive for the Golden State to borrow or sell bonds in the future. The downgrade of existing bonds could raise some of the state's interest payments and make it more difficult for investors holding those notes to resell them on the bond market, said H.D. Palmer, a spokesman for the Department of Finance.

According to Moody's note to investors published Wednesday, placing the state's credit rating on its watch list for a possible downgrade reflects "the state's significant budgetary shortfall, impending liquidity crisis and lack of legislative solutions."

The move is the latest evidence of "how urgently our state needs its legislators to act to resolve our fiscal emergency," Schwarzenegger's finance director Mike Genest said in a written statement. "We can prevent this from happening by acting swiftly to close our budget gap in the manner that the governor has proposed," he wrote.

Alicia Trost, a spokeswoman for state Senate President Pro Tem Darrell Steinberg, D-Sacramento, said a warning on the state's credit rating is "just further proof that the governor and Legislature must come together on a budget solution (for the rest of this year and next fiscal year) as quickly as possible."

The credit news is the latest evidence that "California needs to enact major budget reforms

and measures to stimulate our economy as soon as possible," said Jennifer Gibbons, a spokeswoman for Assembly Republican leader Mike Villines of Clovis (Fresno County).

Schwarzenegger and legislative leaders will try to reconvene budget negotiations today, aides said.

But despite California's impending fiscal doom, which includes delaying tax refunds and other payments in coming weeks and possibly issuing IOUs, Schwarzenegger and legislative leaders took a break from budget negotiations in recent days when they flew to Washington to witness Tuesday's inauguration of President Obama.

Schwarzenegger returned to the state Tuesday evening, and Steinberg and Assembly Speaker Karen Bass, D-Baldwin Vista (Los Angeles County), were scheduled to return late Wednesday.

Before leaving Washington on Wednesday, Steinberg and Bass said in a conference call that they had met in the Capitol with California's Democratic congressional delegation, including Sens. Dianne Feinstein and Barbara Boxer, to ensure that California would get its share of an impending federal economic stimulus package.

The state lawmakers said they are hopeful California will receive additional federal funds to help pay for the state's health care and education systems as well as infrastructure projects.

"But it's still no substitute for what we have to do to make the biggest dent in the \$42 billion deficit (which includes \$2 billion in reserves)," Steinberg said.

Bass said she and Steinberg are returning to California hopeful "that we can have a deal in a few days."

Republican lawmakers, meanwhile, remained in Sacramento this week, convening a policy retreat at a hotel across the street from the state Capitol.

State Controller John Chiang warned Friday that without a budget compromise, the state would run out of cash in February. He announced that he plans to delay nearly \$3.7 billion in tax refunds, grants to the poor and college students next month. Chiang said he may be forced to issue IOUs if the budget impasse continues.

In a related development, Chiang filed a legal brief Wednesday with the Sacramento County Superior Court that sided with state worker unions who have argued that Schwarzenegger doesn't have legal authority to force furloughs on state employees.

Last month, Schwarzenegger issued an executive order mandating that state employees take two days off without pay each month starting in February as a cash-saving measure. State worker unions filed a lawsuit against the governor, and a court hearing is scheduled for Jan. 29.

California Republicans put taxes on table for state budget deal

jsanders@sacbee.com

Published Thursday, Jan. 22, 2009

After months of holding firm on a "no new taxes" pledge, some Republican lawmakers said Wednesday that they are willing to consider a tax hike as part of a wider-ranging deal to close the state's budget gap.

Republican legislators' internal budget discussions were part of a private, two-day policy conference at Sacramento's Hyatt Hotel.

The GOP caucus realizes a tax hike will be part of any budget pact but could support it only if agreement were reached on permanent program cuts, a hard spending cap and other issues, lawmakers said.

"The reforms have to be there," said Assemblyman Anthony Adams, R-Hesperia.

"(We must be able) to tell constituents, 'Look, we had to raise taxes, we had to go forward, but we've fundamentally altered the way in which Sacramento is going to be budgeted – and we will not have these problems again because of it,'" Adams said.

No deal seems imminent to bridge the state's projected \$40 billion budget shortfall.

But Assemblyman Roger Niello, a Fair Oaks Republican who serves as vice chairman of the Assembly Budget Committee, said he senses a change in the tone of negotiations.

"I think both sides are beginning to at least discuss the priorities of the other side," he said.

Gov. Arnold Schwarzenegger and legislative leaders are expected to meet today in an attempt to hammer out an agreement.

Democrats need three GOP votes in both the Senate and Assembly to garner the two-thirds supermajority needed to pass a budget.

Democrats consistently have resisted GOP demands to roll back environmental and labor regulations to aid businesses, and to permanently cap state spending through a formula tied to inflation and population growth.

Assembly Speaker Karen Bass, in a media conference call, did not rule out the possibility Wednesday of reaching agreement on a spending cap.

"I think that we can say it's important that we negotiate all aspects of this, putting everything on the table," Bass said.

Later, Shannon Murphy, Bass' spokeswoman, said that "we're not going to get into specifics, but negotiations are serious and all options are being discussed."

Assemblyman Michael Duvall, R-Yorba Linda, said that "I think we all know it's crisis time" and that discussion is targeting "what the pushes and shoves are going to be."

Republicans know there "has to be some kind of revenue to balance this whole situation" but must obtain systemic change to "make sure we're not right back in this mess next year."

"There will be things that are fee-generated and probably some kind of tax (increase)," Duvall said of prospects for a deal. "But until we actually get the whole package, we're not jumping on board."

Several GOP lawmakers said no consensus has been reached in the caucus on whether a temporary sales tax hike is preferable to a vehicle license fee increase or some other revenue option.

Niello carefully avoided using the word "tax increase," saying only that he could support additional revenues as part of a deal.

"I'm going to express enough flexibility so that the other side will know that, as for me, if they express flexibility on those things that I think are important, I'm going to express flexibility on those things that they think are important," he said.

Niello said he always has been willing to discuss revenue increases in return for systemic changes in state government.

"The problem has been, all along, that every notion of reform that we've put forth has been literally ignored," Niello said. "It gets frustrating."

Sen. Tony Strickland, R-Moorpark, declined to speculate on a tax deal.

"The bottom line is, we want spending reforms and we want to control the growth of government," he said.

Asked about prospects for a tax hike, Senate Republican leader Dave Cogdill, R-Modesto, said only that "we're looking at a lot of different things."

The GOP is insistent upon strong, long-lasting changes to state budgeting and "right now, we're not seeing it," he said.

Adams said he doesn't expect a budget deal to be struck this week because Democrats have balked at GOP demands in the past.

"While it shouldn't have to come to this, it may be true that until we get the real pressure of insolvency there, you're not going to see a break," he said.

Private, political histories loom over House race

By Anthony York (published Thursday, January 22, 2009)

A vote on President Obama's selection for Labor Secretary, Rep. Hilda Solis, D-El Monte, could touch off a political battle here in California that crosses ethnic and personal political lines.

The jockeying to replace Solis has already claimed one candidate, Sen. Gloria Romero, D-Los Angeles and set up a political showdown that includes Board of Equalization Chairwoman Judy Chu, D- Monterey Park, and Sen. Gil Cedillo, D-Los Angeles.

But before any of that happens, Solis must win confirmation from the Senate. And while Republicans would have to unanimously oppose her nomination to have any hopes of blocking her ascension to Labor Secretary, they were not happy with Solis after her confirmation hearing.

"She answered no questions," said Sen. Tom Coburn (R-Okla.), a member of the Health, Education, Labor and Pensions Committee told Politico. "If she won't answer the questions, how can you support the nomination?"

Assuming Solis gets through her Senate hazing, another fierce political battle will begin for her Congressional seat.

Romero surprised Capitol observers by dropping out of the Congressional race saying she is committed to running for Superintendent of Public Instruction in 2010.

"I have represented East Los Angeles and the San Gabriel Valley for over a decade and have no doubt that with the strong support from my constituents I would have been a formidable and winning candidate and a champion for the people in the next Congress," Romero said in her statement.

"I have evaluated the wonderful opportunities before me and have chosen to listen to my heart. My passion is education. I understand that education is the civil rights issue of our time — the great equalizer in America ... It is for this reason that I have chosen to decline to run for Congress and to pursue my dream of becoming California's next Superintendent of Public Instruction."

Romero was believed to be a strong front-runner for the eastern Los Angeles County Congressional seat. Her state Senate district encompasses more than 90 percent of the Congressional district.

That leaves Cedillo and Chu alone as the declared candidates for the seat.

Organized labor is expected to play an important role in the race. In special elections, turn-out is notoriously low, and the support from labor is seen as critical in these low-turn out races. In 2007, labor's support was instrumental in vaulting Laura Richardson over Sen. Jenny Oropeza, D-Long Beach, in the race to replace Juanita Millender-McDonald.

On Thursday morning, both the Service Employees International Union and Los Angeles County Federation of Labor endorsed Chu.

There have been tensions between Romero and Maria-Elena Durazo, head of the powerful Los Angeles County Federation of Labor. But Capitol sources say Romero decided to focus on the superintendent's race after consulting with former Sen. Richard Polanco, among others.

The potential Congressional showdown has also divided the Capitol's Latino Caucus, of which Cedillo is chair. Cedillo has tangled with Assemblyman John Perez, D-Los Angeles, and has even threatened to challenge Perez for his Assembly seat in 2010.

Perez is the cousin of Los Angeles Mayor Antonio Villaraigosa, and Villaraigosa is said to be leaning toward endorsing Chu, though his office did not return calls seeking comment.

Cedillo and Villaraigosa were once close political allies, with Villariagosa using his clout to help Cedillo's election to the Assembly in a 1997 pecial election. But tensions between the two childhood friends quickly grew, and eventually boiled over after Villaraigosa's failed race for Los Angeles mayor in 2001. Villaraigosa threatened to run against Cedillo for Senate after his 2001 defeat, and the rift has never healed between the two. Cedillo stuck with Hahn when Villarigosa eventually defeated Hahn in 2005.

Villaraigosa enjoys considerable clout with the Los Angeles County Federation of Labor, and its leader, Durazo. But Cedillo also has deep labor roots. He was the general manager of SEIU Local 660 in the early 1990s. And his push for the rights of undocumented residents has made him a celebrity among certain factions of the Latino community.

While labor's decision to back Chu is a blow to the Cedillo campaign, others in the caucus want to ensure the district is represented by a Latino. Polanco has been working hard to unify Latinos behind Cedillo's candidacy.

If Chu is to win the seat, she will have to earn some Latino support. The 32nd Congressional District is about 62 percent Latino. Asians make up about 20 percent of the district population. Latinos make up about half of the district's voter registration. Asians comprise about 13 percent of registered voters.

In her departure from the Congressional race, Romero announced her support for Cedillo.

"Senator Cedillo has been a forceful advocate for public safety and anti-gang initiatives. He has been tenacious in his advocacy for the rights and dignity of working families and the preservation of good middle-class jobs," she said. "He has been a leader in the San Gabriel Valley Caucus' fight for a more equitable share of transportation dollars for eastern Los Angeles County and the communities we jointly represent."

Chu has already secured the endorsement of Assemblyman Ed Hernandez, D-El Monte, who has his eyes on Romero's senate seat in 2010. Chu and her husband, Assemblyman Mike Eng, D-Los Angeles, — two of Hernandez's top potential rivals — are said to be backing Hernandez for the Senate seat.

"Judy Chu is intimately familiar with the particular challenges facing the people of this district from her nearly 25 years representing them at the local and state levels, and she shares with Hilda Solis the same passionate dedication to public service that has made her such a fierce advocate for our communities," Hernandez said in a statement. "I have endorsed Dr. Judy Chu for the 32nd Congressional District because I know she will be a strong and effective voice for the people of our region."

Romero's exit from the congressional race sets up a 2010 showdown between Romero and Assemblyman Tom Torlakson, D-Antioch, for state superintendent. The current superintendent, Jack O'Connell is being pushed out by term limits, and has announced his intention to run for governor in 2010.

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To unsubscribe from this mailing list click here.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, October 21, 2008 2:46 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Laura Richardson

Fyi.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Tuesday, October 21, 2008 10:16 AM

To: Owen, Jan L.

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Los Angeles News Roundup October 21, 2008

Laura Richardson goes negative in safe Democratic District. Paybak or playing scared? Noodles could bring jail time in Walnut. Health police crack down on the nefarious Walnut Family Festival. LOS ANGELES COUNTY (CA) - http://www.redcounty.com/la/

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Sent: Saturday, October 18, 2008 7:55 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Another Pelosi Lie: "White House officials prevented Treasury ...

By Pam

Laura Richardson (D-Deadbeat defaulter) continues to provoke outrage and snickers in California. But will her constituents actually do anything about their national embarrassment? The latest? Via the Long Beach Press Telegram, ...

Right Voices - http://rightvoices.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, October 18, 2008 3:14 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

New face, same name

Daily Breeze - Torrance, CA, USA

Furutani was elected in February to represent the 55th Assembly District, replacing Laura

Richardson after she was elected to Congress. ...

See all stories on this topic

Newsman of the Americas

Multichannel News - New York, NY, USA

Democratic candidates Hillary Clinton, Christopher Dodd, John Edwards, Mike Gravel, Dennis

Kucinich, Barack Obama and Bill Richardson participated in a ...

See all stories on this topic

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Create another alert.

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Sent: Friday, October 17, 2008 4:13 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Loch Ness - Free Movies

By gasperiniblog2699

Though he ruffles the feathers of a few locals, he is able to persuade an innkeeper named **Laura** (**Richardson**) to let him stay in her hotel. And with the help of **Laura**'s young daughter, John begins to open his eyesand his heartto what's ...

gasperini blog - http://base.lt/eblog/gasperiniblog2699/

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 17, 2008 3:48 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

'Blame Bush for everything' crusade

Sacramento Bee - CA, USA

Barbara Lee, Laura Richardson, Maxine Waters and Diane Watson. It's also backed by state

legislative leaders such as Assemblyman Mike Davis, ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 17, 2008 2:59 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Favored candidates face challenges

Daily Breeze - Torrance, CA, USA

Laura Richardson, a Democrat elected in 2007 to replace the late Rep. Juanita Millender-McDonald,

has been campaigning in her Carson-to-Long Beach district ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Thursday, October 16, 2008 8:00 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

November 4, 2008 Ballot Recommendations: Part 1

By admin

District 37—Laura Richardson District 38—Grace Napolitano District 39—Linda Sanchez District 40—Christina Avalos District 42—Ed Chau District 43—Joe Baca. California State Senate District 21—Carol Liu District 23—Fran Pavley ... egpnews.com - http://egpnews.com/

Esquire magazine endorses Mathews in current issue

By admin

... including presidential candidate Barack Obama, for the upcoming November election. Mathews (D), who is running against incumbent **Laura Richardson** (D) as a write-in candidate, continues to gain support throughout the 37th District. ...

Signal Tribune Newspaper - http://www.signaltribunenewspaper.com/

37th Congressional FORUM Oct 22nd

By kendavis

All five candidates have accepted the invitation: **Laura Richardson**, incumbent & Democrat on the ballot: Nick Dibs, Independent on the ballot, and Democratic write-ins Peter Mathews & Lee Davis, as well as Republican write-in June Pouesi ...

4 Signal Hill Homes Local Blog - http://www.4signalhillhomes.com/blog/

172nd Court District Nov. 2008

By Carrie Gonzalez

... LAURA A;BROWN, GREGG R;WADE, TODD N;JACOBS, KEVIN T;HILL, JOHN L JR;COFFEY, WILLIAM B JR;CARSTARPHEN, EDWARD M;CROWTHER, RICHARD S;WARE, JAMES L;BALDO, NICHOLAS S;POWERS, JAMES H;KNABESCHUH, LOUIS H JR;BOYD, ERNEST W;RICHARDSON. ...

Southeast Texas Record - - http://www.setexasrecord.com/

This as-it-happens Google Alert is brought to you by Google.

Thursday, October 16, 2008 1:47 PM Sent: To: Owen, Jan L. <jan.owen@wamu.net> Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Seats In Congress Contested Gazette Newspapers - Long Beach, CA, USA By Kurt Helin Conventional political wisdom is that the two Congressional seats representing the Long Beach area "safe" — meaning Democrat Laura Richardson ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Tuesday, October 14, 2008 7:10 PM

To: Owen, Jan L. ≤jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Esquire endorses Mathews, Cook, Sanchez in local races
Contra Costa Times - Walnut Creek,CA,USA
Laura Richardson, D-Long Beach. Esquire criticized Richardson for defaulting on three home loans. "This doesn't mean she's not capable, but it certainly ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, October 4, 2008 2:31 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

How California members of the US House of Representatives voted on ...

Los Angeles Times - CA,USA
... Doris Matsui (Sacramento), Jerry McNerney (Pleasanton), George Miller (Martinez), Nancy Pelosi (San Francisco), Laura Richardson (Long Beach), ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 3, 2008 9:16 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

A chihuahua adopt-a-thon, jail for a porn director, and another ...

Los Angeles Times - CA,USA

OC Watchdog Laura Richardson's code violation case in Sacramento is dropped. Daily Breeze A dog park for Pershing Square? Blog Downtown.

See all stories on this topic

Title of the second of the sec

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 3, 2008 9:04 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Oct. 3, 2008 - Bailout Passes - Yes Votes - The VOTE THEM OUT LIST ...

By toddlorensinclair

Laura Richardson (D-CA). CA. Rep. Susan A. Davis (D-CA). CA. Rep. Zoe Lofgren (D-CA). CA. Rep. Hilda A. Solis (D-CA). CA. Rep. John Campbell (R-CA). CA. Rep. Jerry McNerney (D-CA). CA. Rep. Joe Baca (D-CA) ...

What ... ? - http://toddlorensinclair.wordpress.com

This as-it-happens Google Alert is brought to you by Google.

From:

Google Alerts < googlealerts-noreply@google.com>

Sent:

Friday, October 3, 2008 5:50 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Why not 435? Or, even 535? And, that's just voting members ...

By A Siegel

Corrine Brown, Rep. Luis V. Gutierrez, Rep. Carolyn McCarthy, Rep. Donna M. Christensen, Rep. Bennie G. Thompson. Rep. John J. Hall. Rep. David Loebsack. Rep. Richard E. Neal. Rep. Laura Richardson, Rep. Rick Larsen, Rep. Michael A. Arcuri.

Get Energy Smart! NOW!!! - http://getenergysmartnow.com

How the Calif. delegation voted on the *revised* \$700 billion bailout Radanovich, Laura Richardson, Dana Rohrabacher, Lucille Roybal-Allard, Ed Royce, Linda T. Sanchez, Loretta Sanchez, Adam Schiff, Brad Sherman, Hilda L. Solis, Jackie Speier, Fortney Pete Stark, Pete Stark, Ellen O. ...

TotalCapitol.com - http://www.totalcapitol.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 3, 2008 10:53 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Plea to Sarah Estopp killing wolves Corruption Congress

By Sharon 4Anderson(Sharon 4Anderson)

Dishonorable mentions. Rep. Marsha Blackburn (R-TN); Sen. Norm Coleman (R-MN); Rep. Laura Richardson (D-CA); Rep. Michael Turner (R-OH). Home. Map data ©2008 Tele Atlas - Terms of

Use. NEWS: Former CEO Testifies About Gifts, ... Sharon4Council - http://sharon4council.blogspot.com/

Richardson's Sacramento Code Violation Case is Dropped

By newsig

Laura Richardson after determining that her yard has been adequately cleaned up. The South Bay Democrat nearly lost the house in May after failing to pay the mortgage for nearly a year. ... All Content | Citizens for Responsibi... - http://www.citizensforethics.org//

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 3, 2008 7:37 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

FEES * USA - Second Bill Proposes National Container Fee

By truckbus(truckbus)

Laura Richardson, D-Calif Washington, DC, USA -The Journal of Commerce/Traffic World -29 Sept 2008: — Revenue from the fee would be used to develop freight transportation infrastructure, improve national security aspects of goods ...

trucks world news - http://infotruck.blogspot.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, October 3, 2008 3:54 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Richardson's Sacramento code violation case is dropped

Daily Breeze - Torrance, CA, USA

Laura Richardson after determining that her yard has been adequately cleaned up. The South Bay

Democrat nearly lost the house in May after failing to pay ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Thursday, October 2, 2008 9:13 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Vote "NO" on 700 Billion Bailout Bill

By dk

Representative Laura Richardson (D - 37), 202-225-7924, 202-225-7926,

http://**richardson**.house.gov/IMA/issue_subscribe.htm. Representative Grace Napolitano (D - 38), 202-225-5256, 202-225-0027 ...

Бue Чуλnp | ше i - http://www.duykhang.com/iam/me

Container fee legislation underscores freight funding needs

Legislation introduced by Congresswoman Laura Richardson (D-CA) helps underscore the growing recognition of the need to increase federal support of freight infrastructure. The bill, the MOVEMENT Act of 2008 (HR 7002), calls for the ...

The American Journal of Transportation - http://www.ajot.com

This as-it-happens Google Alert is brought to you by Google.

From: Owen, Jan L.

Sent: Wednesday, October 01, 2008 5:20:10 PM

To: Gaugl, Sara C.

Subject: Emailing: bobby-rush-greedy-guzzler.htm

Attachments: bobby-rush-greedy-guzzler.htm



bobby-rush-greedy-guzzler.htm (56 kB)

This still just cracks me up! J

MY RACE FOR IL 1ST CONGRESSIONAL DISTRICT 2008 ELECTION

THIS BLOG WILL BE USED TO POST MY EXPERIENCE AS A AFRICAN AMERICAN REPUBLICAN RUNNING FOR OFFICE IN A HEAVILY DEMOCRATIC DISTRICT. I WILL POST ARTICLES, EVENTS, AND REPORT MY RECEPTION NOT ONLY FROM THE 1ST DISTRICT BUT MY LOCAL PARTY MEMBERS AS WELL.

WEDNESDAY, OCTOBER 1, 2008

Bobby Rush The Greedy Guzzler

Well, well. About those leased cars that congressionals push off onto us taxpayers -- I've been doing a little looking up and found some very interesting tidbits.

For instance, Jesse Jackson, Jr. leases (at taxpayers expense) a Ford Expedition for \$1,161 a month.

Bobby Rush likes his Lincoln Navigator that costs \$746 a month.

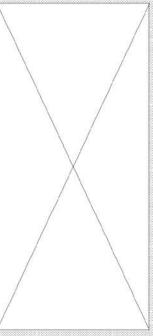
And John Shimkus has a Jeep Commander that costs \$627/month.

But then there's Dan Lipinski (D-III). Lipinski pays for his own vehicle. He says charging taxpayers raises too many questions.

You can see more on the list. Not all the congressionals fleece us taxpayers by renting expensive cars. Some have leased vehicles that come in under \$300 or \$400.

POLLS

Opinion Polls & Market Research



Online Surveys & Market Research

But I don't think any of them ought to get a free ride to work. With the money we're already paying them, the least they can do is pay for their own personal vehicle and the gas to go in it. Here's an interesting article that has more politicians named:

http://cbs2chicago.com/politics/congressmen.taxpayers.cars.2.724709.html

And then there's these two from California. Laura Richardson likes her Lincoln Town Car. It costs \$1300/month. That's a lot more than Diane Watson's Town Car which costs the taxpayer \$686/month. Both are from California. So why is Richardson's car costing more money? Supposedly there was some customizing done to it.

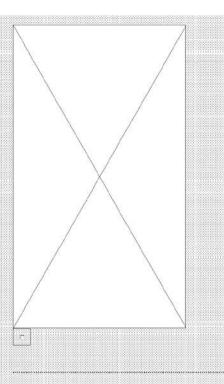
Huh? Like what, for crying out loud! Here's the article: http://www.dailybreeze.com/ci_9740150

Gregory Meeks has a Lexus that costs \$998/month.

But the best alibi that I've heard for some time is Charles Rangel's (from New York) excuse for his Cadillac Deville which costs taxpayers \$774/month. Rangel says it's his way of showing respect for the taxpayers in his district.

And it doesn't seem to matter that the approval ratings for congress keep going down, down and down. They're probably just sitting up there under The Dome when the new ratings go down another notch and say, "So what? We get what we want so who cares?"

It's just greed. They're just greedy. And it's not just the cost of their leases. Add to that the cost of gasoline and registration costs and auto insurance.



HOW COME THERE IS NOT AFRICAN AMERICAN REPUBLICAN CONGRESSMAN IN OFFICE?

BLOG ARCHIVE

T 2008 (18)

▼ October (1) Bobby Rush The Greedy But listen to this: Senators don't lease cars at taxpayers' Guzzler expense. They aren't allowed to. September (16) Bobby Rush Lets Us Down Read more: Again http://ballyblog.wordpress.com/2008/05/01/congressm Bobby Rush and his en-lease-luxury-cars-paid-by-tax-dollars/ Limousine Liberal Friends As long as Nancy Pelosi is so all fired up about House Mounting A Campaign to Ethics, etc., she ought to favor legislation that would go to the Next Level ban tax money being used for the House members' BOBBY RUSH THE ZERO leased vehicles. PERCENTER Antoine Members on http://freerepublic.com/focus/f-news/2051684/posts Detention & POSTED BY REV. ISAAC HAYES AT 12:36 PM Deportation Bobby Rush: Working to Keep His House, But O COMMENTS: Not You... Help Me Stop Bobby Rush Post a Comment and the Liberal Agenda Older Post Home GOP Candidate to Interview with Black Subscribe to: Post Comments (Atom) Talk Radio **Bobby Rush Supports** Genocide Bobby Rush Gets an "F" on Immigration Antoine Members for Congress Bobby Rush Burdens the Poor & Working Class Antoine Members (R-Ill.) signs the Taxpayer Protec... Antoine Members: "I

nominate John McCain because Roxane Battle speaks with black
congressional cand Rush 'em
 February (1) Political History for Black History Month
CONTRIBUTORS
Candidate Antoine Members Rev. Isaac Hayes

Tuesday, September 30, 2008 12:41 PM Sent: Owen, Jan L. <jan.owen@wamu.net>; Maurine Padden \(\) To: Subject: RE: Emergency Economic Stabilization Act of 2008 Attach: short sales.doc Here you go Jan. Leland Chan General Counsel California Bankers Association 916/438 Cell: 415-321lchan This message contains information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail lchan and delete the message. ----Original Message----From: Owen, Jan L. [mailto:jan.owen@wamu.net] Sent: Tuesday, September 30, 2008 9:37 AM To: Maurine Padden; Leland Chan Subject: Re: Emergency Economic Stabilization Act of 2008 Thank you- also please forward the short sale ltr sent a couple of weeks ago. Thanks, J ---- Original Message ----; Robert McGill From: Maurine Padden 4 To: Steven Buster 4 |>; Robert McGill ____; Michael Kimball >; Michael McGuire >; Mike Knudsen Anthony Kourounis | ______h>; Owen, Jan L.; Thomas Shaffer Richard Sanborn Cc: Rodney K. Brown >; Curtis Reis < Sent: Tue Sep 30 08:45:22 2008 Subject: Emergency Economic Stabilization Act of 2008

Leland Chan { _ _ _ _ _ 1>

From:

Dear Colleagues:

JPMC - 003445 CONFIDENTIAL

As promised, attached to this email message are the two letters sent to members of Congress. The letter sent to Rep. Pelosi is representative of the letter sent to all California congressional members who supported the Act, while the letter sent to Rep. Sherman was sent to members of the California delegation who voted against the Act. The attached PDF detailing how frozen credit markets impact Main Street was also included with each letter. In addition, I have listed below the vote count for the California delegation which I sent to you also last night by email. Please contact your member of Congress and urge them to support the proposal if they voted "NO" on the bill yesterday. You may use the body of the letter to Rep Sherman if you wish. Feel free to personalize the letter or, if you choose to call your representative, feel free to rely upon it in your conversations. If your member of Congress voted "AYE" on the measure, consider personalizing the letter to Rep. Pelosi and send it to your member or rely upon it if you choose to call. We will be issuing a legislative alert to all of our CBA members today urging them to contact their representatives to urge support for the measure. If you have any questions, please do not hesitate to contact me.

Best regards,

Maurine Padden

YEAS (29: D-19, R-10) Noes (24: D-15, R-9)

Berman
Baca

Bono Mack
Becerra

Calvert
Bilbray

Campbell
Doolittle

Capps
Filner

Cardoza Gallegly

Hunter	
Davis, Susan	Issa
Dreier Lee	
Eshoo McCarthy	
Farr Napolitano	
Harman Nunes	
Herger Rohrabacher	
Honda Roybal-Allard	
Lewis Royce	
Lofgren Sanchez, Linda	
Lungren Sanchez, Lorretta	
Matsui Schiff	
McKeon Sherman	
McNemey	Solis
Miller, Gary Stark	
Miller, George Thompson	
Pelosi Watson	
Radanovich Woolsey	

Costa

Richardson	
Speier	
Tauscher	
Waters	

Waxman



August 21, 2008

Securities and Exchange Commission Secretary 100 F Street, NE Washington, DC 20549-1090

Re: File Number S7-20-08; Naked Short Sales

Dear Sir/Madam:

The California Bankers Association ("CBA") appreciates this opportunity to submit comments to the SEC regarding the expansion of the naked short sales restriction to all depository financial institutions. CBA is a California non-profit organization established in 1891 and represents most of the depository financial institutions doing business in California. Its members range in size from community-based banks to the largest financial institutions in the nation.

We commend the SEC for initially instituting restrictions on naked short sales of securities of the 19 large financial institutions pursuant to its July 18 order. The order prohibited short sales unless the traded securities are actually arranged to be borrowed prior to the trades. CBA believes that, in this uncertain economic environment, unchecked naked short sales of those institutions' securities could raise unwarranted public concerns about their safety and soundness and even viability. At a time when consumers are nervous about the safety of their deposits, they may react hastily by withdrawing funds whenever a bank's stock price falls.

In California, the failure of IndyMac Bank has caused consumers to be more attentive to the financial condition of their own banks. This sense of anxiety affects all banks, not just the few identified by the SEC and protected by its initial order. In the coming months much attention will be given to how banks perform, and to which banks are deemed to be "in trouble." This kind of speculation, which to some extent is unavoidable, could only exacerbate the popularity of naked short sale activities which, in turn, could unduly distort market perceptions that may lead to disastrous consequences for some banks.

We believe that much of the rationale for applying the naked short sale rule to the initially identified institutions has equal application to all financial institutions that are publicly traded. Moreover, it is patently contrary to principles of fairness for a small number of financial institutions to be covered to the exclusion of all others, most of whom are direct competitors.

Secretary, Securities and Exchange Commission August 21, 2008 Page 2

The SEC simply should not be in the business of favoring some market participants over others. Such a policy not only gives an unfair, government-sponsored advantage to those select institutions, but would also focus the attention of short sellers on the remaining banks and exert downward pressure on banks' share prices when they are most vulnerable.

For these reasons, CBA and its members urge the SEC to expand the positive step it took with regard to the initial group of financial institutions, and issue a rule or order to expand the restriction on naked short sales to apply to all publicly traded depository financial institutions. If you have any questions, please do not hesitate to contact me.

Sincerely,

Leland Chan General Counsel

Mel

Maurine Padden From:

Tuesday, September 30, 2008 11:45 AM Sent:

To:

Cc: Subject: Emergency Economic Stabilization Act of 2008

Attach: WS rescue plan Sherman ltr.doc; WS rescue plan Pelosi

ltr.doc;CreditMarkets MainStreetBackgrounder 092508.pdf

Dear Colleagues:

As promised, attached to this email message are the two letters sent to members of Congress. The letter sent to Rep. Pelosi is representative of the letter sent to all California congressional members who supported the Act, while the letter sent to Rep. Sherman was sent to members of the California delegation who voted against the Act. The attached PDF detailing how frozen credit markets impact Main Street was also included with each letter. In addition, I have listed below the vote count for the California delegation which I sent to you also last night by email. Please contact your member of Congress and urge them to support the proposal if they voted "NO" on the bill yesterday. You may use the body of the letter to Rep Sherman if you wish. Feel free to personalize the letter or, if you choose to call your representative, feel free to rely upon it in your conversations. If your member of Congress voted "AYE" on the measure, consider personalizing the letter to Rep. Pelosi and send it to your member or rely upon it if you choose to call. We will be issuing a legislative alert to all of our CBA members today urging them to contact their representatives to urge support for the measure. If you have any questions, please do not hesitate to contact me.

Best regards.

Maurine Padden

YEAS (29: D-19, R-10) Noes (24: D-15, R-9)

Berman Baca Bono Mack Becerra Calvert Bilbray Campbell Doolittle Capps Filner Cardoza Gallegly Costa Hunter Davis, Susan Issa Dreier Lee Eshoo McCarthy Farr Napolitano Harman Nunes Herger

Rohrabacher Honda Roybal-Allard

Lewis Royce

Lofgren Sanchez, Linda Lungren Sanchez, Lorretta

Schiff Matsui Sherman McKeon

McNerney
Miller, Gary
Miller, George
Pelosi
Radanovich
Richardson
Speier
Tauscher
Waters
Waxman

Solis Stark Thompson Watson Woolsey



September 29, 2008

The Honorable Brad Sherman United States House of Representatives 2242 Rayburn House Office Building Washington, DC 20515-0527

Dear Rep. Sherman:

On behalf of California's banking industry, I am writing to urge you to reconsider your vote and support the Emergency Economic Stabilization Act of 2008. The California Bankers Association continues to support this legislation to help restore confidence to our financial markets and ease the current credit crisis.

What was initially a crisis on Wall Street has now spread to Main Street. As the attached document demonstrates, when the markets are not functioning properly, the impact is broad and widespread. Communities, small businesses and families will continue to be hurt without a legislative solution to stabilize our economy. The significant tightening of credit and dramatic increase in interest rate spreads that have occurred in the past few weeks serve as testimony to the need for comprehensive and dramatic action.

Additionally, we saw the Dow plunge 777 points on the news that Congress failed to act and pass this critical piece of legislation. This translates into a nearly \$800 billion dollar loss in market value greatly affecting individual retirement accounts and 401k plans- savings that your constituents are counting on for their retirement. The ramifications of not passing this legislation will continue to grow in scope and impact.

The Emergency Economic Stabilization Act of 2008 would provide a strong underpinning for the financial services industry, allowing credit markets once more to provide funding for American businesses and consumers. It is my understanding that the House of Representatives will revisit this legislation later this week. At that time, I hope the people of California can count on your vote in support of this vitally important piece of legislation.

Sincerely,

Rodney K. Brown President & CEO

California Bankers Association

Advocacy, Education, Services

Jodney K. Brown



Advocacy, Education, Services



September 29, 2008

The Honorable Nancy Pelosi Speaker of the House 235 Cannon House Office Building Washington, DC 20515-0508

Dear Speaker Pelosi:

On behalf of California's banking industry, I am writing to thank you for your vote supporting the Emergency Economic Stabilization Act of 2008. The California Bankers Association continues to support this legislation, which will help restore confidence to our financial markets and ease the current credit crisis.

What was initially a crisis on Wall Street has now spread to Main Street. As the attached document demonstrates, when the markets are not functioning properly, the impact is broad and widespread. Communities, small businesses and families will continue to be hurt without a legislative solution to stabilize our economy. The significant tightening of credit and dramatic increase in interest rate spreads that have occurred in the past few weeks serve as testimony to the need for comprehensive and definitive action.

Additionally, we saw the Dow plunge 777 points on the news that Congress failed to act and pass this critical piece of legislation. This translates into a nearly \$800 billion dollar loss in market value greatly affecting individual retirement accounts and 401k plans - savings that your constituents are counting on for their retirement. The ramifications of not passing this legislation will continue to grow in scope and impact.

The Emergency Economic Stabilization Act of 2008 would provide a strong underpinning for the financial services industry, allowing credit markets once more to provide funding for American businesses and consumers. Thank you again for your vote of support for this vital legislation which, most unfortunately, did not pass today. I hope the people of California can continue to count on your support as this legislation is revisited or a new solution is negotiated.

Sincerely,

Rodney K. Brown President & CEO

California Bankers Association

Advocacy, Education, Services

Todney K. Brown



Advocacy, Education, Services

Why Main Street Should Care

What will happen to people and businesses on Main Street when credit markets freeze? "Frozen credit markets" are too abstract for most of us, let alone the guy on the street. But it will have an impact on everyone. What happens when businesses don't have access to short-term credit?

Businesses of all sizes rely on short-term credit to fund their *daily* operations. These short-term loans are used to make payroll, build inventory, and pay suppliers. The biggest companies go directly to investors for short-term funds and smaller companies go to the local bank. Because of the recent events, investors are so nervous that they've stopped lending to the biggest companies. What happens then? If these companies can't get short-term funding, they'll have trouble paying their suppliers. They'll have trouble making payroll. They'll have to slow production and lay off workers.

What happens next? Each of the smaller suppliers becomes short on cash. These smaller businesses, in turn, will reduce costs in many areas, cutting back on staff and services used to make the business run. Incomes fall and jobs are lost. Consumer spending falls. People have trouble meeting their obligations, such as making their mortgage payments, car loans, or personal loans.

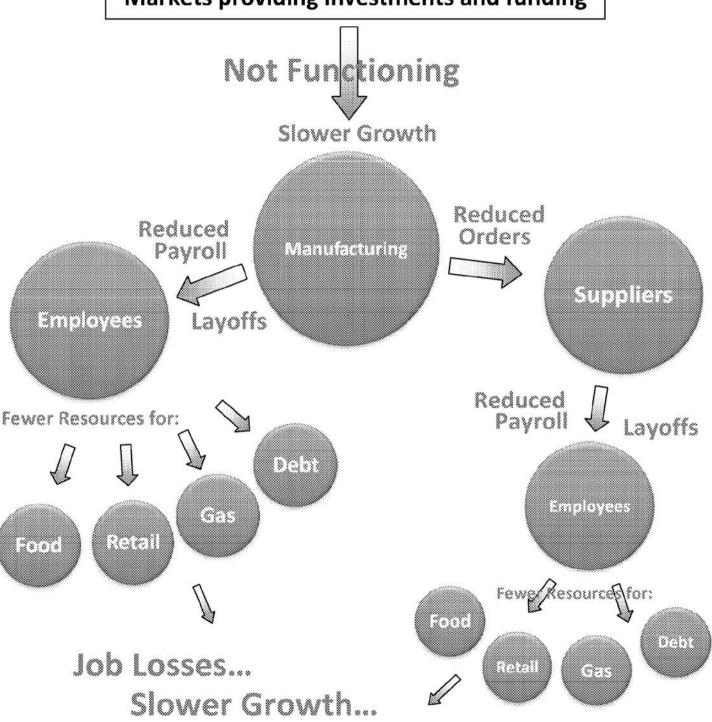
The Main Street community bank that never made a subprime mortgage loan is affected too, as its customers are the local citizens and small businesses – the workers and suppliers of businesses of all kinds. As the ailing small businesses and their employees draw down deposits and have trouble repaying their loans, it is more difficult for banks to renew existing loans and make new ones.

As businesses try to expand or as families look to refinance mortgages or borrow for a car or to send their kids to college, money will be in short supply. Our economy is driven by small businesses and consumer spending; without having credit available to them, how can our economy recover from the current malaise?

Thus, while global capital markets and short-term funding seems a world away from Main Street, no one is insulated from the impact. The tightening of credit in the wider market to larger businesses is just the beginning. Action is needed now to assure that credit flows throughout the economy. If the economic stabilization package is not adopted, it is only a matter of time before businesses and individuals up and down Main Street feel the negative impact of frozen credit markets.

Everyone is Hurt By Markets Not Functioning!

Markets providing investments and funding



Economy Weakens...

Sent: Monday, September 29, 2008 10:31 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Not all Calif. Dems follow Pelosi on bailout

San Jose Mercury News - CA, USA

Among the California Democrats voting "yes" was newcomer Laura Richardson of Carson, who has played her own role in the housing crisis that set off the ...

See all stories on this topic

The Victoria College announced the scholarship recipients for 2008 ...

Victoria Advocate - Victoria, TX, USA

... Shea White, Jennifer Hahn, Briana Mack, Galen Smith, Megan Duderstadt, Brooke Woods, Ana Cisneros, Latosha DuBose, Leslie Smith, and Sheri Richardson; ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Monday, September 29, 2008 6:54 PM

Onsum

, Michael Kimball

h>; Michael McGuire

Anthony Kourounis \(\)

Pichard Sanharn

Richard Sanborn

Dear Colleagues:

As we discussed today, listed below is the voting record for the Emergency Economic Stabilization Act of 2008 by our California delegation members.

At this time, we are finalizing our letters to thank those members of the California delegation that voted in favor of the measure and urge their continued support. In addition, we are finalizing a separate letter to those members of Congress who voted against the measure, urging their support for the proposal. I will forward to you copies of our letters as soon as they are completed so that you may use them in your outreach efforts to your member of Congress by phone or by fax.

Thank you, in advance, for any assistance you may render.

Best regards,

Maurine Padden

YEAS (29: D-19, R-10) Noes (24: D-15, R-9)

Berman Baca Bono Mack Becerra Calvert Bilbray Campbell Doolittle Filner Capps Cardoza Gallegly Costa Hunter Davis, Susan Issa Dreier Lee Eshoo McCarthy Napolitano Farr Harman Nunes Herger Rohrabacher

Honda Roybal-Allard
Lewis Rovce

toyce noyce

Lofgren Sanchez, Linda

Lungren Sanchez, Lorretta

Matsui Schiff

McKeon Sherman

McNerney Solis

Miller, Gary Stark

Miller, George Thompson

Pelosi Radanovich Richardson Speier Tauscher Waters Waxman Watson Woolsey

Sent: Monday, September 29, 2008 2:52 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

GOP write-in is latest to challenge Richardson

Contra Costa Times - Walnut Creek, CA, USA

Laura Richardson (Carlos Delgado/For the Press-Telegram) The 37th Congressional District is so solidly Democratic that the Republicans did not bother ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 27, 2008 2:42 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

OC deputies call Rossmoor plan a bad idea
Long Beach Press-Telegram - Long Beach, CA, USA
Laura Richardson was recently voted into the New Democrat Coalition, a 10-year-old centrist group known for its Clintonian style of politics and economics. ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 20, 2008 2:05 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Laura Richardson to chat with Whoopi Goldberg

on ABC's "The View," will serve as a guest panelist with **Richardson** at the Congressional Black Caucus Foundation's annual legislative conference. **Richardson's** discussion, "Image of Blacks in America: Is it Our ...

Inbox Robot: Congressional Black... - http://www.inboxrobot.com/news/cbc-congressional-black-caucus

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 20, 2008 12:08 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Web Alert for: Laura Richardson

RICHARDSON, Laura - Biographical Information

RICHARDSON, Laura, a Representative from California; born in Los Angeles, Los Angeles County, Calif., April 14, 1962; B.A., University of California, ...

·

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 20, 2008 3:26 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Candidate: Circled photo a death threat

Daily Breeze - Torrance, CA, USA

Mathews, a perennial candidate who is conducting a write-in campaign against Rep. Laura

Richardson, D-Long Beach, in November, said he was undeterred. ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 20, 2008 3:16 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

The parks of park(ing) day

By thejourneyofadamwade

Laura Richardson is going to chat with Whoopi Goldberg viagra bestellen during a political forum. Press-Telegram. Today is POW/MIA Appreciation Day. Daily Breeze. Yes, you can find purebred dogs waiting for homes in LA's shelters. ...

THE JOURNEY OF ADAM WADE - http://thejourneyofadamwade.apakabar.web.id

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 20, 2008 2:02 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

NAACP invites public to meet candidates
Long Beach Press-Telegram - Long Beach, CA, USA
Laura Richardson, D-Long Beach; independent Nick Dibs, a teacher; and Democrat Peter Mathews, a Cypress College professor. Democrat Lee Davis, an online ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, September 19, 2008 10:27 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Laura Richardson to chat with Whoopi Goldberg

LONG BEACH - Rep. Laura Richardson, D-Long Beach, plans to host a political forum on politics and race with actress Whoopi Goldberg next week in Washington, D. In this article: Lee Davis, William Marshall, Peter Mathews, Laura Richardson, TotalCapitol.com - http://www.totalcapitol.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, September 19, 2008 9:07 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Coastal cleanup, Frogtown Artwalk and POW appreciation day -- it's ...
Los Angeles Times - CA,USA

Laura Richardson is going to chat with Whoopi Goldberg during a political forum. Press-Telegram Today is POW/MIA Appreciation Day. Daily Breeze Yes, you can ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Friday, September 19, 2008 6:32 PM Sent: To: Owen, Jan L. <jan.owen@wamu.net> Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Laura Richardson to chat with Whoopi Goldberg

Contra Costa Times - Walnut Creek, CA, USA Laura Richardson, D-Long Beach, plans to host a political forum on politics and race with actress Whoopi Goldberg next week in Washington, DC Goldberg, ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, September 19, 2008 3:00 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Mathews a target of threat

Long Beach Press-Telegram - Long Beach, CA,USA

Laura Richardson, D-Long Beach, in the Nov. 4 election, along with challengers Lee Davis, a Long
Beach Web site publisher, and independent Nick Dibs,
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, September 19, 2008 1:58 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

HCAN and I ask you to call your Congressperson

By gob

Rep **Richardson**, Laura [CA-37] - 9/20/2007 Rep Roybal-Allard, Lucille [CA-34] - 1/24/2007 Rep Rush, Bobby L. [IL-1] - 2/6/2007 Rep Ryan, Tim [OH-17] - 5/8/2007 Rep Sanchez, Linda T. [CA-39] - 4/23/2007 ...

Corrente - http://www.correntewire.com

This as-it-happens Google Alert is brought to you by Google.

Sent: Thursday, September 18, 2008 7:59 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Death threat targets Peter Mathews
Long Beach Press-Telegram - Long Beach, CA, USA
Laura Richardson, D-Long Beach, in the Nov. 4 contest along with challengers Lee Davis, a Long
Beach Web site publisher, and independent Nick Dibs, ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, September 13, 2008 6:15 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Most corrupt members of Congress

By LeisureGuy

Marsha Blackburn, Vern Buchanan, Vito Fossella, Dan Lipinski, Charlie Rangel, Laura Richardson and Mike Turner, and Sens. Mary Landrieu and Norm Coleman. Of this year's list of 24, at least 12 are under investigation: Ken Calvert, ... Later On - http://leisureguy.wordpress.com

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Sent: Friday, September 12, 2008 3:59 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

hawkfist @ 2008-09-12T08:54:00

By hawkfist(hawkfist)

Rep. Don Young (R-AK) Dishonorable mentions * Rep. Marsha Blackburn (R-TN) * Sen. Norm Coleman (R-MN) * Rep. Laura Richardson (D-CA) * Rep. Michael Turner (R-OH) Count - GOP at

17, Dems at 7 Truly, corruption is a bipartisan effort. The Balding Monkey - http://hawkfist.livejournal.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Tuesday, September 9, 2008 10:23 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Home Woes May Not Cost Richardson Her House Seat
Compton Bulletin - Compton,CA,USA
By Laura E. Davis LONG BEACH – Like many voters in this port city and the gritty urban areas of
Rep. Laura Richardson's political turf, Johnetta Walker is ...
See all stories on this topic

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JPMC - 003477 CONFIDENTIAL

Sent: Tuesday, September 9, 2008 10:22 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

More Movement on H.Con.Res. 362

By Patrick Disney

[GU]; Rep Richardson, Laura [CA-37]. All Congress needs to do is go three more weeks without voting on this bill and it will die in committee. Write your Congressmen today and tell them to oppose this dangerous resolution!

niaclNsight - http://niacblog.wordpress.com

This as-it-happens Google Alert is brought to you by Google.

Sent: Wednesday, August 27, 2008 10:50 AM To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Hip Hop Leaders Conference Results

By Voodoo Radio(Voodoo Radio)

... Congresswoman Linda Sanchez, Congresswoman Laura Richardson, CA-State Senator Mark Ridley Thomas, Assembly member Warren Furutani, Assembly member Mervin Dymally, Assembly member Mike Davis, Assembly member Elect Isadore Hall, ... Voodoo Radio - http://voodooradio.blogspot.com/

Reading Journal: "The Getting of Wisdom"

By Rob Hardy(Rob Hardy)

It's hard to read about an often sullen girl who's going through a prolonged "phase." but Richardson's novel is a wonderfully sensitive reminder of the complexities of early adolescent behavior. Laura is not willfully bad. ...

Rough Draft - http://rbhardv3rd.blogspot.com/

Tuesday Slide Show

By Tracie Reed(Tracie Reed)

I got my picture taken with Bob Schieffer, Terry McCauliffe, the Ambassador to the US from Denmark, Congressman Jose Serrano from New York, Congresswoman Laura Richardson from California, and of course our Maine Congressmen Tom Allen ...

http://tracie4obama.blogspot.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Wednesday, August 27, 2008 4:58 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

American aristocracy

Waterbury Republican American - Waterbury, CT, USA Laura Richardson, D-Calif., had defaulted on her subprime mortgage on a house in a tony Sacramento neighborhood six times in the last eight years, ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Wednesday, August 27, 2008 4:45 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

I Will Fight The 'Good Ole Boys' Til I Die

By Sharon

... Carolyn McCarthy, Betty McCollum, Cathy McMorris, Candice Miller, Gwen Moore, Marilyn Musgrave, Sue Myrick, Grace Napolitano, Eleanor Norton, Nancy Pelosi, Deborah Pryce, Laura Richardson, Ileana Ros-Lehtinen, Lucille Roybal-Allard, ...

Voices For Hillary Clinton --> Home - http://blog.hillary-clintons-voice.com

orange coast college my occ

By beverleeonly15(beverleeonly15)

John Canalis: Can outsider beat **Richardson**? Nick Dibs suggests discussing his unlikely bid to overturn Congresswoman **Laura Richardson** in the 37th Congressional District in an unlikely place: Community Hospital of Long Beach orange ...

j prince medidor de speedy video - http://journals.aol.com/beverleeonly15/j-prince-medidor-de-speedy-video/

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, August 23, 2008 6:32 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Calif. lawmaker's home woes may not cost her House

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. Richardson's ambitious one-year ascent from City Council to state Assembly to ...

Politics | AP | Huffington Post Wires - http://www.huffingtonpost.com/huff-wires/

Calif. lawmaker's home woes may not cost her House (AP)

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. In this article: Joe Biden, Lee Davis, William Marshall. Peter Mathews. ...

TotalCapitol.com - http://www.totalcapitol.com/

Calif. lawmaker's home woes may not cost her House

By By LAURA E. DAVIS Associated Press Writer

Like many voters in this port city and the gritty urban areas of Rep. Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures.

My Freeze Feed - http://my.freeze.com

Calif. lawmaker's home woes may not cost her House

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. Richardson's ambitious one-y. 21 mins ago from The Seattle Times - PLUS 10 other ...

Daylife - Topstories - Politics - http://www.daylife.com/topstories/politics

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, August 23, 2008 3:49 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Calif. lawmaker's home woes may not cost her House

(AP) — Like many voters in this port city and the gritty urban areas of Rep. **Laura Richardson's** political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures....

Left Of Center - http://www.locnetwork.com

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, August 23, 2008 12:47 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Calif. lawmaker's home woes may not cost her House
San Jose Mercury News - CA, USA
By LAURA E. DAVIS AP Writer LONG BEACH, Calif.—Like many voters in this port city and the gritty urban areas of Rep. Laura Richardson's political turf, ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, August 22, 2008 8:36 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Lawmaker's Financial Woes May Cost Her House Seat

CBS 2 - Los Angeles, CA, USA

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. ...

See all stories on this topic

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Sent: Friday, August 22, 2008 3:19 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Comment on Presidential Point/Counterpoint by Bob S.

By Bob S.

Laura Richardson (born April 14, 1962 in Los Angeles, California) is a Democratic Representative in the United States Congress **Richardson** purchased a home in Sacramento with no money down[3] and a subprime mortgage. ...

Comments for One Utah - http://oneutah.org

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, August 22, 2008 4:32 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Laura Richardson won't have to pay a \$400 property bill

The never-ending story of Rep. Laura Richardson grinds on and on. And on. The Long Beach Democrat, best known at this point for her multiple home loan defaults (eight on three homes since 2004), pricey tax payer-funded car lease (\$1200. ... TotalCapitol.com - http://www.totalcapitol.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, August 22, 2008 12:36 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Dibs' name to appear on November ballot in challenge to **Richardson**BY NICK DIAMANTIDES Staff Writer Nick Dibs, who is hoping to replace Congresswoman **Laura Richardson** (D-37th District), has collected enough signatures to have his name on the...
Long Beach, CA News RSS Feed... - http://www.yourstreet.com/long-beach-ca

This as-it-happens Google Alert is brought to you by Google.

Sent: Thursday, August 21, 2008 8:28 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Laura Richardson

Google Blogs Alert for: Laura Richardson

Dibs' name to appear on November ballot in challenge to Richardson

By admin

Nick Dibs, who is hoping to replace Congresswoman Laura Richardson (D-37th District), has collected enough signatures to have his name on the November ballot. Dibs had collected 12637 signatures during his petition drive. ...

Signal Tribune Newspaper - http://www.signaltribunenewspaper.com

laura kightlinger

By Taylor(Taylor)

... laura kightlinger up netflix dvd movies norwalk ct distance education c130 hercules cineworld sheffield mcclellan rachael elasticity laura kightlinger educational activities pep boys auto parts napa auto parts laura richardson have ...

antiquity - http://acctnttdcz.blogspot.com/

This as-it-happens Google Alert is brought to you by Google.

From:

Capitol Alert <capitolalert@sacbee.com>

Sent:

Saturday, August 16, 2008 1:11 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

Capitol Alert: Schwarzenegger injures knee, heads to doctor

To view this email as a web page, click here.

The Sacramento Bee

Capitol Alert

Schwarzenegger injures knee, heads to doctor

Gov. Arnold Schwarzenegger will skip plans to attend the Lake Tahoe Summit today and go to a doctor's appointment instead.

Read More

The Latest from Capitol Alert

- . Lobbying money tops \$143 million so far in '08
- Top 10 lobbying firms
- Top 10 lobbying interests
- Richardson's Sac home now a 'nuisance'
- A budget vote, only 48 days into the fiscal year

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From: Capitol Alert <capitolalert@sacbee.com>

Sent: Friday, August 15, 2008 11:01 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: The taxman comeuppance

To view this email as a web page, go here.

The Sacramento Bee
CapitolAlert



Advertisement

PM Alert: The taxman comeuppance

In case you missed it: The business of lobbying is as big as ever in California -- where special interests have already poured more than \$143 million this year into efforts to schmooze, cajole and influence state lawmakers.

Capitol Alert listed the top 10 lobbying firms as well as the top 10 lobbying interests.

Dan Walters reports California's unemployment level has jumped to its highest level in 12 years - 7.3 percent. Read what the governor had to say.

Steve Wiegand finds the ironic headline of the day.

And Rep. Laura Richardson is <u>back in the news</u> yet again about her <u>once-foreclosed</u> Sacramento home.

In tomorrow's Bee: California taxpayers could be on the hook for a staggering \$388 million because of a state tax collection agency's vigorous pursuit of a former California taxpayer.

Steve Wiegand has the story of the case, which one tax expert called **"completely unprecedented."**

Wiegand also does a Q&A with Irwin Nowick.

Rob Hotakainen reports that if Democratic Sen. Barbara Boxer gets her way, Congress will vote next month to designate nearly 800,000 acres of California land --- an area larger than Rhode Island - as federally protected wilderness.

As **President Bush** packs up his bags to leave the White House, The Bee editorial board says, "**Get ready for other midnight surprises.**"

The board also says that if the governor and lawmakers don't want more intrusive measures from the prisons medical receiver, "They should act now. Better late than never."

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Shane Goldmacher Capitol Alert Coordinator

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From: Riley, Olivia <olivia.riley@wamu.net>

Sent: Friday, August 15, 2008 5:32 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: SF Chronicle - Calif. congresswoman's house a public nuisance

Just read it. It's too bad they didn't say why we "grabbed it and gave it back to her." Oh well. (They didn't call us for comment.)

From: Owen, Jan L.

Sent: Fri 08/15/2008 1:53 PM

To: Riley, Olivia

Subject: Re: SF Chronicle - Calif. congresswoman's house a public nuisance

Yea- did you see the LA times article?

.....

---- Original Message -----From: Riley, Olivia

To: Owen, Jan L.

Sent: Fri Aug 15 13:05:02 2008

Subject: FW: SF Chronicle - Calif. congresswoman's house a public nuisance

FYI

From: Gordon, Debbie

Sent: Fri 08/15/2008 12:48 PM

To: Riley, Olivia; Baptista, Geri Ann S.; Gaugl, Sara C.

Subject: SF Chronicle - Calif. congresswoman's house a public nuisance

Calif. congresswoman's house a public nuisance

Friday, August 15, 2008

(08-15) 10:40 PDT Sacramento, CA (AP) --

Sacramento city officials have declared a home owned by U.S. Rep. Laura Richardson a public nuisance and are threatening fines up to \$5,000 a month if she doesn't fix it up.

The Long Beach Democrat previously faced foreclosure on the home. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

The city's code enforcement department reported finding junk in the driveway and rotting fruit in the back yard that attracts rodents. Inspectors came after calls to police about a suspicious person there.

Richardson's office did not immediately respond to a request for comment Friday. In a statement her office released to the Los

Angeles Times, she said she had not received any information about the nuisance declaration.

Debbie Gordon Executive Assistant Public Relations Corporate Communication

Washington Mutual 1301 2nd Ave, WMC2103 Seattle, WA 98101

206.500.2835 direct, 206.377.2023 fax debbie.j.gordon@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, August 15, 2008 4:53 PM

Pilow Olivia <alirii rilay@wamu.net

To: Riley, Olivia <olivia.riley@wamu.net>

Subject: Re: SF Chronicle - Calif. congresswoman's house a public nuisance

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---- Original Message -----From: Riley, Olivia To: Owen, Jan L.

Sent: Fri Aug 15 13:05:02 2008

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FYI

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Washington Mutual 1301 2nd Ave, WMC2103 Seattle, WA 98101

206.500.2835 direct, 206.377.2023 fax debbie.j.gordon@wamu.net

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From: Riley, Olivia <olivia.riley@wamu.net>

Sent: Friday, August 15, 2008 4:05 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: FW: SF Chronicle - Calif. congresswoman's house a public nuisance

FYI

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Sent: Fri 08/15/2008 12:48 PM

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Debbie Gordon Executive Assistant Public Relations Corporate Communication

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From:

Capitol Alert <capitolalert@sacbee.com>

Sent:

Friday, August 15, 2008 4:00 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

Capitol Alert: Lobbying money tops \$143 million so far in '08

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The Sacramento Bee

Capitol Alert

Lobbying money tops \$143 million so far in '08

The business of lobbying is as big as ever in California - where special interests have already poured more than \$140 million into efforts to schmooze, cajole and influence state lawmakers. **Read more**.

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The top 10 lobbying interests

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Richardson's Sac home now a 'nuisance'

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Sent: Friday, August 15, 2008 2:22 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

CGM's Heebner Sold Monsanto Stake, Shorted Washington Mutual

Bloomberg - USA

The \$10.4 billion fund also sold short 100 million shares of **Washington Mutual** and 32 million shares of Washovia, trades that will profit if the stocks fall ...

See all stories on this topic

Calif. congresswoman's house a public nuisance

San Francisco Chronicle - CA, USA

Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice. ...

See all stories on this topic

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Sent: Friday, August 15, 2008 10:44 AM To: Owen, Jan L. <jan.owen@wamu.net> Subject: The Roundup for Friday August 15, 2008</jan.owen@wamu.net>								
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	×		X	×	×			
×	Roll call Aug 15, 2008	***************************************	indup for Frie	·····	***************************************			
×	"Assembly Spea have no deal to Yamamura and As consolation, "Republicans ar	"Assembly Speaker Karen Bass said Thursday she plans to force a budget vote Sunday, though lawmakers have no deal to end a stalemate that has lasted nearly seven weeks into the fiscal year," report Kevin Yamamura and Jim Sanders in the Bee. As consolation, you can watch the Olympics on the hallway monitors. "Republicans and Democrats remain divided over whether to use new taxes, cuts or borrowing to resolve a \$15.2 billion shortfall in a \$101 billion general fund budget. If lawmakers convene Sunday, it would mark their first budget floor vote this summer, 48 days into the fiscal year. "Lawmakers want to register a vote by this weekend to meet a deadline set by Secretary of State Debra Bowen for placing measures on the November ballot. At least two components of budget negotiations require voter approval: a long-term change in budgetary policy and a plan to borrow against profits from an expanded California Lottery. "Many see the deadline as negotiable, however, and believe a Sunday vote may be the first of several floor exercises before a final deal is struck. "Bass, D-Los Angeles, said lawmakers plan to vote Sunday on a modified version of the Democratic						
×	"Lawmakers wa to meet a deadli Bowen for placi ballot. At least to negotiations red							
×	against profits for "Many see the control believe a Sunda floor exercises be "Bass, D-Los Ar							
¥	conference com increases on the "Senate Preside chamber would	mittee plan, which	Perata said his					
×	doubling of bend "Although reven \$6.5 billion in be become insolve	Dan Walters looks at another state fiscal problem, the Unemployment Insurance Fund, created by the near doubling of benefits in 2001. "Although revenue from the payroll tax on employers is projected to hit \$5.2 billion this year, EDD expects that \$6.5 billion in benefits will be paid out, and that will continue in 2009. The EDD report says "the UI Fund could become insolvent if no action is taken" and the difference between solvency and insolvency clearly is the benefit boost enacted in 2001.						
	benefits and tax payroll tax, so the	es have a respons ne state's only alte	sibility to be prudent ab	out both. California is ow again from the fed	politicians who control already levying a maxi s – thus emulating wha	imum		

From:

The Roundup < roundup@capitolbasement.com>

X	Fra	"But that's not a penalty-free strategy either.				
		"Continuing to borrow could result, under federal law, in the state's employers losing tax credits for federal unemployment insurance taxes, effectively increasing their UI tax burden. And the state general fund would have to pay interest on the loan.				
×		"Simply put, it's another fiscal mess created by political expediency that ignores long-term economic reality."				
		"A federal judge in Sacramento on Thursday <u>ordered</u> that Gov. Arnold Schwarzenegger, his chief of staff and another top aide must answer questions under <u>oath</u> in depositions by lawyers for inmates, in				
×		advance of a trial on state prison overcrowding," write Michael Rothfeld in the Times.				
	depositions based on previous court decisions saying the cannot be interviewed about their decision-making proc					
×	"Moulds said that immunity is not absolute and cited other instances in which top officials had been forced to testify. He said that because Schwarzenegger and his two aides had personally been involved in dealing with prison overcrowding, inmates' lawyers "are entitled to inquire about these matters directly of the governor, his deputy cabinet secretary and his chief of staff."					
	"Moulds ordered that Schwarzenegger be deposed Sep Staff Susan Kennedy could be deposed Sept. 2 and D maximum of six hours each."	ot. 3 for a maximum of four hours. He ruled that Chief of eputy Cabinet Secretary Robert Gore on Sept. 4 for a				
×	"Same-sex marriage, parental notification of abortion — California's November ballot is studded with weighty issues, but none is ruffling feathers like Proposition 2, which would effectively ban farms from raising hens in cages.	×				
[]	"The United Egg Producers predicts the measure would triple the cost of eggs, drive the industry out of the state and deprive consumers of fresh, safe					
×	California eggs. "'Californians are already reeling from skyrocketing					
	gas and food prices,' said Julie Buckner, a spokeswoman for the No on Proposition 2 campaign. 'The last thing they need is to go to the supermarket and pay higher prices for a dozen eggs.'					
	"Supporters, including the Humane Society of the United States, say it would add only about a penny to the cost of an egg – and end the practice of cramming hens into cages so small they can't even turn around."					
	The LAT's Jeff Gottleib reports that <u>Congresswoman Laura Richardson's Sacramento house has been declared a nuisance</u> .					
	"First Rep. Laura Richardson was having problems making house payments, defaulting six times over eight years.					
	"Then after a bank foreclosed on her Sacramento house and sold it at auction in May, the Long Beach Democrat made such a stink that Washington Mutual, in an unusual move, grabbed it back and returned it to her.					
	"This week, in the latest chapter in the housing saga, the Code Enforcement Department in Sacramento declared her home a "public nuisance."					
	"The city has threatened to fine her as much as \$5,000	"The city has threatened to fine her as much as \$5,000 a month if she doesn't fix it up.				
		phbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the sand plants are dead or dying. The gate is broken, and windows are covered with brown paper."				

The fight is on between California cities to <u>lure the manufacturer of a fuel-efficient sportscar</u> that has received big tax breaks from the Schwarzenegger administration.

"Among the cities on the list are San Jose, Vacaville and South San Francisco."

But, Sacramento will always be home to Tesla...

"The potential economic impact of such a factory hasn't been calculated yet, said **Paul Krutko**, San Jose's chief development officer. But just building a 600,000-square-foot factory would result in 600 construction jobs and about \$40 million in wages, he said. Once it went into operation, perhaps as soon as 2010 or 2011, the plant probably would employ 800 to 1,000 workers who would assemble 20,000 cars a year.

"On Tuesday, the city council will vote on a recommendation to authorize the city manager to negotiate with Tesla. Krutko said informal conversations have been ongoing since Tesla and Gov. Arnold Schwarzenegger announced in June that the company would build its first factory in the Bay Area, not New Mexico, as previously had been planned. The state will provide various incentives, including waiving the sales tax on \$100 million worth of equipment, to keep the automaker in California."

And finally, that is Sir Happy Feet to you, peasant.

AP reports, "Nils Olav already has medals for good conduct and long service. He made honorary colonel-inchief of the elite Norwegian King's Guard in 2005. And on Friday he was knighted. Not bad for a 3-foot tall penguin.

"The knighthood ceremony began Friday morning with speeches and a fanfare before Nils arrived, under escort with the King's Guard Color Detachment. Nils then reviewed the troops lined up outside the penguin enclosure at the zoo, waddling down the row of uniformed soldiers, occasionally stopping to crane his neck and peer inquisitively at their crisp uniforms before being guided forward by his handler.

"Nils was then knighted by British Maj. Gen. Euan Loudon on behalf of Norway's King Harald V. Loudon dropped the king's sword on both sides of Nils's black-and-white frame, and the penguin's colonel-in-chief badge, tied to his flipper, was swapped for one symbolizing his knighthood."

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From:

Capitol Alert <capitolalert@sacbee.com>

Sent:

Monday, July 28, 2008 11:01 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

PM Alert: The show must go on

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PM Alert: The show must go on

In case you missed it: Gov. Arnold Schwarzenegger now plans to sign an executive order Thursday to reduce pay for about 200,000 state workers to the federal minimum wage and lay off 22,000 temporary workers and retired annuitants until the state has a budget, according to his office.

Senate leader **Don Perata** scratched plans for a Tuesday floor vote on the state budget today, saying negotiations were moving forward and the vote "would disrupt that progress."

The **California Republican Party** has released its final list of Republicans attending the national party convention in September. The list is **here**.

Congressional hopeful **Delecia Holt** reported raising more than \$200,000 for her campaign. But **none of her reported donors** reached by the *Orange County Register* said they donated to the Aliso Viejo Republican.

San Francisco Mayor **Gavin Newsom** -- a potential 2010 candidate for governor -- was married in Montana over the weekend to 34-year-old **Jennifer Siebel**. The wedding was attended by a who's who of San Francisco politicos and written up by **none other than Wille Brown**.

"As far as I can tell, however, the best part of the weekend was the rehearsal dinner. It was a rodeo and barn dance thrown Friday evening by the bride-to-be's parents, Ken and Judy Siebel - complete with Gavin on a horse, demonstrating how to cut cattle from a herd," Willie wrote in his new SF Chronicle column.

The influential ballot summary of the **initiative to ban gay marriage** in California has been rewritten, and **opponents of Proposition 8 are calling the new version "good news."**

The summary now says the initiative would "eliminate right of same-sex couples to marry" instead of "provide that only marriage between a man and a woman is valid or recognized in California," as well as describe the fiscal impact of the halted marriages.

The saga continues: the Sacramento man who bought Rep. Laura Richardson's foreclosed home

has dropped a lawsuit against her and her bank, after the bank sought to rescind the sale.

Dan Walters' <u>blog</u>: Democrats say California **should raise taxes** to close the state budget deficit and bolster education and other vital spending while Republicans contend that the state has a "spending problem" and **should forgo new taxes**.

From the new State Worker blog:

Many people, from Dane Cook to Pepperdine University associate professor Michael Shires, criticize state bureaucracy's inefficiency. **Here is the article**.

The new "Stop Arnold" campaign will present a petition with 26,000 signatures to the **governor**, asking him not to sign his executive order, **according to a media release**.

In tomorrow's Bee: As the budget trudges through **Day 29**, it still has a way to go before it hits the record for late budgets. Check out Steve Wiegand's chart tomorrow on the **Top 5** latest budgets.

In Dan Walters' column: Though Gov. **Arnold Schwarzenegger** is slashing wages and laying off workers, "He'd better keep a few lawyers around because he may find himself in an epic legal battle."

Aurelio Rojas reports that supporters of **Proposition 8** will sue to overturn the new ballot summary Attorney General **Jerry Brown** wrote for the same sex marriage ban.

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While you're at it, you can also put The Latest on your **Google** or **Yahoo** home page.



Tomorrow's calendar.

See rundowns, scripts and video from Capitol Television News Service.

See The Latest.

Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher Capitol Alert Coordinator

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Sent: Monday, July 28, 2008 2:36 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Washington Mutual Stock of the week

By noreply@blogger.com (HPT)

Surely, Washington Mutual (WM) will be the stock to watch next week, if not for the next 3 months as we all wait and see if WaMu can survive the current mortgage crisis. WaMu: Liquidity Options Running Low- Mr. ...

High Probability Trading - http://highprobability.blogspot.com/

Washington Mutual Credit Cards - Loan sharking

I currently have two WAMU accounts. The first was originally a Providian account with a low interest rate. WAMU bought Providian about two years ago. After years of paying on time, my payment was two days late (my fault)...

Complaints Board - Latest Cheaters - http://www.complaintsboard.com

LAURA RICHARDSON GETS HER HOUSE BACK: ACRES STILL CLOSING

By Theo Douglas

It's the house she defaulted on (one of three houses she defaulted on actually; the other two are in Long Beach and San Pedro); the house that the lender—**Washington Mutual**—took back and resold it at auction earlier this year to a real ...

The District Weekly » District Daily - http://thedistrictweekly.com

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Washington Mutual Inc (WM) is a SELL

By derave

SELL rating on Washington Mutual Inc (WM) Start Price: \$3.84 Start Date: 07/27/2008.

SocialPicks.com: Recent Picks - http://www.socialpicks.com

Why Did Washington Mutual Rescind Congresswoman Richardson?s ...

By blogdig.net

You have to wonder about the machinations that went into **Washington Mutual** unwinding the foreclosure sale of Congresswoman Laura Richardson?s Sacramento home. The Congresswoman lost her home to foreclosure and it was sold to James York ...

AppraiseThis: The Best Real Estate... - http://realestate.blogdig.net/

Evidence of the US Banking System Teetering on the Brink of Collapse

By Pillar Of Autumn(Pillar Of Autumn)

Washington Mutual (WM), another troubled bank, refused to honor Indymac cashier's checks. The irony is it makes no sense for customers to pull insured deposits out of Indymac after it went into receivership. The second irony is the last ...

Sound Of Cannons - http://soundofcannons.blogspot.com/

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Sent: Sunday, July 27, 2008 7:22 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Bank deal gives Laura Richardson back her Sacramento house
Los Angeles Times - CA,USA
In a statement, Richardson's lender, **Washington Mutual**, said the litigation had been "resolved," but that the terms are confidential. ...
See all stories on this topic

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Sent: Sunday, July 27, 2008 4:24 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Why Did Washington Mutual Recind Congresswoman Richardson's ...

By Tom Royce

But I would love to be a fly on the wall to see the pressure that was brought upon **Washington Mutual** by the powers that be, and then the negotiations with York to bury this story. **Washington Mutual** Inc., who was Rep. ...

The Real Estate Bloggers - http://www.therealestatebloggers.com

Washington Mutual Inc (WM) is a BUY

By mathmeister

BUY rating on Washington Mutual Inc (WM) Start Price: \$3.84 Start Date: 07/27/2008.

SocialPicks.com: Recent Picks - http://www.socialpicks.com

Why Did Washington Mutual Recind Congresswoman Richardson?s ...

By blogdig.net

You have to wonder about the machinations that went into **Washington Mutual** unwinding the foreclosure sale of Congresswoman Laura Richardson's Sacramento home. The Congresswoman lost her home to foreclosure and it was sold to James York ...

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Sent: Sunday, July 27, 2008 2:23 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Washington Mutual Inc (WM) is a BUY

By netstack@gmail.com

BUY rating on Washington Mutual Inc (WM) Start Price: \$3.84 Start Date: 07/27/2008.

SocialPicks.com: Recent Picks - http://www.socialpicks.com

Manager - Health Promotion Programs - Washington Mutual - Seattle, WA Manager - Health Promotion Programs - Seattle, WA - 462111 Job Description Apply Online Description At WaMu, our core values inspire and guide our talented team... (From Washington Mutual). View Detail.

US Job Listing - http://www.usjoblisting.info

Lawsuit dropped over Calif. congresswoman's home

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, the Torrance Daily Breeze reported. The details were confidential, the bank said in its ...

Politics | AP | Huffington Post Wires - http://www.huffingtonpost.com/huff-wires/

.....

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Sent: Sunday, July 27, 2008 2:14 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Lawsuit dropped over Calif. congresswoman's home

The Associated Press -

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James

York's suit against her and the bank had been resolved, ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

US closes down two more banks

Xinhua - China

The two **banks** were sold to **Mutual** of Omaha **Bank** which will pay 200 million US dollars for assets of the two **banks** in addition to taking over their deposits. ... See all stories on this topic

Lawsuit dropped over SoCal congresswoman's home

The Associated Press -

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the **bank** had been resolved, ... See all stories on this topic

Public Records

Bradenton Herald - FL, United States
Maria Nasyezda Vega et al, \$227793.70, **Washington Mutual Bank**, 2007-CA-008217. Cynthia Fobbs McMillan, \$7294.97, Fiddlers Bend Condominium Association Inc., ...
See all stories on this topic

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Sent: Saturday, July 26, 2008 10:03 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Lawsuit dropped over SoCal congresswoman's home
San Jose Mercury News - CA, USA
Washington Mutual Inc., who was Richardson's lender, announced Friday that James York's suit against the congresswoman and the bank had been resolved, ...
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, July 26, 2008 11:25 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Fw: Google Alert - Washington Mutual Bank

.....

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sat Jul 26 00:02:07 2008

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Rep. Richardson can get Sacramento house back < http://www.presstelegram.com/news/ci_10002817>

Long Beach Press-Telegram - Long Beach, CA, USA

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording ...

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Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

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Sent: Saturday, July 26, 2008 3:02 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Rep. Richardson can get Sacramento house back
Long Beach Press-Telegram - Long Beach, CA, USA
York had filed suit on June 12 after **Washington Mutual** rescinded the foreclosure. At the time, York was livid at the **bank**, which he accused of affording ...
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From: Capitol Alert <capitolalert@sacbee.com>

Sent: Monday, June 30, 2008 11:01 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: PM Alert: 'So what's new?'

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June 30, 2008

PM Alert: 'So what's new?'

In case you missed it: Rep. **Laura Richardson** is driving the **most expensive car** of any member of the House of Representatives -- at taxpayers' expense.

Gov. **Arnold Schwarzenegger** wants people living in fire-prone areas to be <u>"a little less selfish"</u> and not buy fireworks this year.

On Sunday, the governor appeared on NBC's "Meet the Press." Capitol Alert has posted <u>video</u> and a transcript.

Meanwhile, on the last day of the fiscal year, Assembly GOP leader **Mike Villines** sounded dour about the Legislature's chances for passing a state budget anytime soon.

"We're doing meetings, but we're not making a ton of progress," Villines said in an hour-long meeting at The Bee Capitol Bureau. Check out the highlights from his visit.

Also on Capitol Alert: Steve Geissinger joins the growing ranks of laid-off Capitol reporters. Fiona Ma has a new squeeze and Cindy McCain owes property taxes in California.

In tomorrow's Bee: Kevin Yamamura profiles the four legislative leaders and governor trying to balance the state's budget. They are "one of the least experienced groups ever."

Once again, the fiscal year will begin without a budget. Dan Walters asks. "So what's new?"

M.S. Enkoji reports the California Commission on the Fair Administration of Justice issued a report calling capital punishment in California is too flawed to be effective.

Judy Lin reports Gov. Arnold Schwarzenegger's fellow Republicans will not support his lottery proposal to bridge the state's budget deficit this year, leaving him without the centerpiece of his proposal as the state's fiscal year begins today.

Aurelio Rojas reports Democratic presidential candidate **Barack Obama**, who has said the issue of gay marriage should be left up to each state, **has announced his opposition to the California ballot measure that would ban gay marriage**.

In his column, Peter Schrag writes about growing pot and the recent wildfires.

The Bee editorial board says that after the collapse of a proposed health overhaul, the governor and "state lawmakers are about to violate a basic tenet of the health care profession: 'Do no harm'"

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Tomorrow's calendar.

See rundowns, scripts and video from Capitol Television News Service.

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Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher Capitol Alert Coordinator

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From: Owen, Jan L.

Sent: Monday, June 30, 2008 6:10:56 PM

To: Baptista, Geri Ann S.

Subject: Latest media coverage on Richardson

Rep's got expensive wheels By Gene Maddaus, Staff Writer

Article Launched: 06/29/2008

Taxpayers pay for Rep. Laura Richardson's car lease.

When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status.

She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But here was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives.

Richardson, a Democrat who represents Carson, has since become known for defaulting on two home loans and losing a third house - in an upscale neighborhood in Sacramento - at a foreclosure auction.

But her history with vehicles has been similarly fraught. When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars.

In her brief stint in the Assembly, she leased a 2002 Lincoln LS for \$304 a month - all but \$36 of it paid for by the state. So Richardson was already well versed in the use of government vehicles when she got to Washington.

A protege of Rep. Maxine Waters - she calls Waters "Big Mama" and herself "Little Mama" - Richardson has worked to cultivate an image of success since arriving in Congress last fall. That effort evidently included a major upgrade of her publicly funded car.

About 130 representatives leased cars last year, according to a report compiled earlier this year by Taxpayers for Common Sense. Most were in the range of \$400 to \$800 per month.

Richardson's 2007 lease costs show up on a more recent congressional spending report, because she did not pay the bill until February. According to the report, her first bill was for \$1,299, and covered a one-month period from mid-October to mid-November. She then paid a prorated amount of \$2,035 for the 45-day period from mid-November to the end of the year.

That makes her lease \$300 more expensive than the costliest car in the Taxpayers for Common Sense report. As of last winter, the newest member of Congress had far and away the most expensive car in the House of Representatives.

"A \$1,300 lease is a gold-plated lease," said Keith Ashdown, chief investigator for the watchdog group. "Because it's federal money and not their personal money, they're not looking for the best value."

Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only \$686 per month for it.

According to a former staff member, Richardson insisted that her Lincoln be specially customized, which may explain the high cost.

Richardson's spokesman, William Marshall, initially stated that Richardson is paying only \$940 per month for her Town Car, but gave no documentation of that. After he was presented with the expense report showing the \$1,300 lease amount, he declined to answer further questions.

"No comment," he said.

Richardson got the car from a local Enterprise Rent-a-Car office for her use when she needed to travel around her congressional district. The cost would not have been affected by her personal credit history, because it was paid for by the federal government. The price tag also did not include insurance, which Richardson agreed to pay for on her own.

At 8:30 p.m. April 3, a staff member was driving the car on the San Diego (405) Freeway, when he got into a crash. According to a California Highway Patrol report, the staffer, Henry Rogers, reported being struck in the rear by a white sport utility vehicle. The impact caused him to spin out and hit the center median and left major damage to the left rear of the Town Car.

The CHP report gives no information about the insurance on the car, other than to say that it was a "rental." But Richardson's subsequent actions suggest that Rogers may not have been listed as an eligible driver on her insurance policy.

According to the former staffer, after the crash Richardson required her district employees to buy additional insurance so they could legally drive the Lincoln. The former staff member did not want to be identified out of fear of jeopardizing future

employment prospects.

Another former staffer said Rogers was not forced to pay for the damage to the car, but did not know how the issue was resolved.

Rogers referred questions about the crash to Richardson's spokesman, who did not return a call about the crash on Friday.

Richardson did not report the crash to Enterprise, but it is not clear that she was required to, given that she was self-insured.

Records also indicate that Richardson owes \$83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of \$40, but has since doubled because it was not paid on time.

Richardson also owes \$9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said Ashdown of the Taxpayers for Common Sense.

From:

Capitol Alert <capitolalert@sacbee.com>

Sent:

Monday, June 30, 2008 4:48 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

Capitol Alert: Villines says lawmakers 'not making a ton of progress' on

budget

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The Sacramento Bee

Capitol Alert

Villines says lawmakers 'not making a ton of progress' on budget

Assembly Republican leader Mike Villines visited with The Bee's Capitol Bureau on Monday morning and sounded dour about the Legislature's chances for passing a state budget anytime soon. **Read more**.

Also on Capitol Alert:

Richardson's ride is costliest in House

A Monday roundup

Video and transcript: Governor on 'Meet the Press'

Hourly updates on California political <u>news</u>, <u>editorials</u>, and <u>blogs</u>. Video and rundowns from <u>Capitol Television News Service</u>.

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From: Owen, Jan L.

Sent: Monday, June 30, 2008 1:46:02 PM

To: Gaspard, Scott; Strom, Erik E.; Watson, Alison Subject: FW: Latest media coverage on Richardson

FYI- it just get's bigger. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

FYI, only. Gene Maddaus is at it again.

Rep's got expensive wheels

By Gene Maddaus, Staff Writer Article Launched: 06/29/2008

Taxpayers pay for Rep. Laura Richardson's car lease.

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She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But here was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives.

Richardson, a Democrat who represents Carson, has since become known for defaulting on two home loans and losing a third house - in an upscale neighborhood in Sacramento - at a foreclosure auction.

But her history with vehicles has been similarly fraught. When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars.

In her brief stint in the Assembly, she leased a 2002 Lincoln LS for \$304 a month - all but \$36 of it paid for by the state. So Richardson was already well versed in the use of government vehicles when she got to Washington.

A protege of Rep. Maxine Waters - she calls Waters "Big Mama" and herself "Little Mama" - Richardson has worked to cultivate an image of success since arriving in Congress last fall. That effort evidently included a major upgrade of her publicly funded car.

About 130 representatives leased cars last year, according to a report compiled earlier this year by Taxpayers for Common Sense. Most were in the range of \$400 to \$800 per month.

Richardson's 2007 lease costs show up on a more recent congressional spending report, because she did not pay the bill until February. According to the report, her first bill was for \$1,299, and covered a one-month period from mid-October to mid-November. She then paid a prorated amount of \$2,035 for the 45-day period from mid-November to the end of the year.

That makes her lease \$300 more expensive than the costliest car in the Taxpayers for Common Sense report. As of last winter, the newest member of Congress had far and away the most expensive car in the House of Representatives.

"A \$1,300 lease is a gold-plated lease," said Keith Ashdown, chief investigator for the watchdog group. "Because it's federal money and not their personal money, they're not looking for the best value."

Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only \$686 per month for it.

According to a former staff member, Richardson insisted that her Lincoln be specially customized, which may explain the high cost.

Richardson's spokesman, William Marshall, initially stated that Richardson is paying only \$940 per month for her Town Car, but gave no documentation of that. After he was presented with the expense report showing the \$1,300 lease amount, he declined to answer further questions.

"No comment," he said.

Richardson got the car from a local Enterprise Rent-a-Car office for her use when she needed to travel around her congressional district. The cost would not have been affected by her personal credit history, because it was paid for by the federal government. The price tag also did not include insurance, which Richardson agreed to pay for on her own.

At 8:30 p.m. April 3, a staff member was driving the car on the San Diego (405) Freeway, when he got into a crash. According to a California Highway Patrol report, the staffer, Henry Rogers, reported being struck in the rear by a white sport utility vehicle. The impact caused him to spin out and hit the center median and left major damage to the left rear of the Town Car.

The CHP report gives no information about the insurance on the car, other than to say that it was a "rental." But Richardson's subsequent actions suggest that Rogers may not have been listed as an eligible driver on her insurance policy.

According to the former staffer, after the crash Richardson required her district employees to buy additional insurance so they could legally drive the Lincoln. The former staff member did not want to be identified out of fear of jeopardizing future employment prospects.

Another former staffer said Rogers was not forced to pay for the damage to the car, but did not know how the issue was resolved.

Rogers referred questions about the crash to Richardson's spokesman, who did not return a call about the crash on Friday.

Richardson did not report the crash to Enterprise, but it is not clear that she was required to, given that she was self-insured.

Records also indicate that Richardson owes \$83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of \$40, but has since doubled because it was not paid on time.

Richardson also owes \$9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said Ashdown of the Taxpayers for Common Sense.

From: Gaugl, Sara C.

Sent: Wednesday, June 25, 2008 6:46:01 PM

To: Owen, Jan L.

Subject: http://thedistrictweekly.com/daily/staff-infection/briefing/laura-richardson-shakin-her-moneymaker/

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 | cell sara.gaugl@wamu.net

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Tuesday, June 24, 2008 6:02 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Associated Press - House leader raising money for Richardson

Did you see this?

House leader raising money for Richardson By ERICA WERNER 24 June 2008 Associated Press Newswires

WASHINGTON (AP) - The majority leader of the House of Representatives is co-hosting a fundraiser for Long Beach Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event Wednesday evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure.

Since then Richardson has paid herself back about \$18,000.

Richardson's lender, **Washington Mutual** Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from **Washington Mutual**. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms .

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from **Washington Mutual** because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with **Washington Mutual**.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times.

The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details -- including a loan from a strip club owner -- when she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in November.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.

From: Watson, Alison <alison.watson@wamu.net>

Sent: Tuesday, June 24, 2008 2:43 PM

To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>;

Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>;

Hutchison, Paula J. <paula.hutchison@wamu.net>

Subject: FW: Democrat Dirty Laundry: Foreclosure Fallout

FYI - NRCC propaganda.

----Original Message----

From: NRCC-Communications [mailto:mail@nrcc.org]

Sent: Tuesday, June 24, 2008 10:35 AM

To: Watson, Alison

Subject: Democrat Dirty Laundry: Foreclosure Fallout



Foreclosure Fallout:

Will Newly-Minted Ethics Commission Investigate Dem Rep's Repeat Defaults?

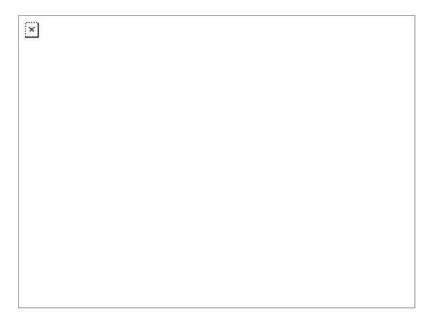
SPIN CYCLE:

Pelosi Promises Members Must Meet "Highest Ethical Standards"

"House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that 'every member of Congress is responsible for living up to the highest ethical standards." (Associated Press, 6/12/08)

RINSE CYCLE:

Calls for Ethical Investigations into Richardson's Repeated Defaults Intensify



Click here to view CNN's coverage of Rep. Laura Richardson's Mortgage Meltdown: http://www.youtube.com/watch?v=G58A--1Ut I

"Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house."

"There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

"Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate?" (LA Times, LA Now Blog, 6/20/08)

###

Paid for by National Republican Congressional Committee. Not Authorized by Any Candidate or Candidate's Committee. www.nrcc.org From: Baptista, Geri Ann S.

Sent: Tuesday, June 24, 2008 12:05:14 PM

To: Gaugl, Sara C.; Owen, Jan L.

Subject: Richardson

FYI Re: A fundraiser for Richardson. Any update on the loan matter?

Geri Ann

A House Seat Won, a House Lost, and a House Leader Divided

By Jeffrey H. Birnbaum Tuesday, June 24, 2008; Λ15

http://www.washingtonpost.com/wp-dyn/content/article/2008/06/23/AR2008062301797_pf.html? nav=rss opinion/columns

Every once in a while, events move fast in the nation's capital.

Last week, <u>House Majority Leader Steny H. Hoyer</u>, through a spokeswoman, said it might be a good idea for the ethics committee to look into some financial missteps by Rep. *Laura Richardson* (D-Calif.) that have been highlighted in the press.

This week -- tomorrow, in fact -- Hoyer is scheduled to host a fundraising reception for Richardson to help pay her campaign's substantial debt.

Whoa!

Richardson was elected to the House last August in a special election to replace the late Democratic Rep. *Juanita Millender-McDonald*.

Subsequently, Richardson lost her Sacramento home to foreclosure after failing to make payments. She also reportedly owed <u>Sacramento County</u> about \$9,000 in property taxes and defaulted on loans six times on two other California homes.

On top of that, according to the Long Beach Press-Telegram, Richardson failed to pay an auto mechanic for hundreds of dollars' worth of car repairs and then abandoned the car at another body shop.

None of this was detailed -- as some of it probably should have been, according to critics -- on Richardson's legally mandated financial disclosure forms.

The liberal watchdog group <u>Citizens for Responsibility and Ethics in Washington</u> (CREW) dubbed Richardson a "deadbeat congresswoman" and filed a complaint. Both Hoyer and <u>House Minority Leader John A. Boehner</u> (R-Ohio) said that Richardson's woes might merit an ethics inquiry.

"Mr. Hoyer has always said the ethics committee should look at anything that's raised in the public sphere," Hoyer spokeswoman *Stacey Farnen Bernards* said last week. "That gives people the confidence that the House is policing itself."

But Hoyer's policy didn't deter him from going ahead with the fundraiser to help his beleaguered colleague pay off the \$330,000 she owed as of last month. The event is scheduled from 5:30 to 7 tomorrow evening, in rented space at a private residence on Capitol Hill.

Hoyer's invitation seeks contributions of between \$1,000 and \$5,000 from political action committees, which are pools of money filled by individuals and used by corporations, industries and labor unions to donate to the coffers of lawmakers they wish to assist.

Probably a lot of PACs will pay up. Pleasing the House's majority leader is something political action committees are usually eager to do.

But help for Richardson?

CREW's executive director, <u>Melanie Sloan</u>, thinks Hoyer's effort takes him in the wrong direction. "I'd prefer to see a member file an ethics complaint against Richardson rather than help retire her campaign debt," Sloan said in an e-mail.

Richardson's office did not return a telephone call seeking comment. Hoyer is not deterred and defends his decision to help Richardson. "There is no allegation of wrongdoing," Bernards said. "Mr. Hoyer feels comfortable supporting Representative Richardson as a fellow House Democrat."

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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Dustin Hobbs From: Friday, June 20, 2008 6:43 PM Sent: To: 'Chris George' 'Don Curtis' >: Owen, Jan L. >; 'Drew Collins' ◀ <jan.owen@wamu_net>; 'Jon Koskoff' <</pre> b; 'Lloyd San' Pephens' ≤ MPfeifel___ h; 'Paul Schroeder' 'Richard Gale' 4 'Scott Whittle' < rslatt Steven Hops' ; 'Tup Fisher'

Cc: 'Susan DeMars' |

Subject: Media/LA Times article

Attach: SacBeeEditorial6-18.doc; CMBA Article Round Up 6.20.08.doc

CMBA Board of Directors,

With all the activity in the last week in both the Legislature and subsequent media coverage, I wanted to give you an update on our progress (on the political/PR front). As you know by now, we have had tremendous success in the Legislature fending off a number of potentially harmful bills. We have also had success in our mission to educate members of the media and begin taking a leading role in driving coverage. In fact, our media strategy has absolutely had a positive and tangible effect on how the hearing proceeded earlier this week, which I'll explain below.

I've attached several articles that have done a good job of getting our message out in a positive way. To this point we have not used incendiary language in the press, while several consumer groups have ratcheted up their use of hysterical messaging in recent days. While we have given the legislators tangible reasons to accept or at least consider our point of view, the consumer groups have attempted to box the legislators in and force their hand. This was clear in the editorial that ran in the Sacramento Bee on the day of the hearing (attached). The outcome of the hearing was due in no small part to the committee reacting to the consumer groups' demanding tone. In politics, there is a axiom that if an opponent is trying to 'hang themselves' your best bet is to back off and give them as much rope as needed. This has been our strategy in dealing with them. We have not returned fire directly, and have stuck to our positive and reasonable messaging.

Instead of a 'tit-for-tat' response, we have been placing opinion-editorials in local newspapers across the state, meeting directly with reporters, and we have assembled a working group of some the leading business organizations in the state to better coordinate our messaging. These groups include: California Chamber of Commerce, California Bankers Association, California REALTORS Association, California Mortgage Association, California Building Industry Association, and the Securities Industry and Financial Markets Association. This group is focused solely on ensuring that industry send a clear and effective message to the media – policymakers need to make sure that they don't make the situation we are currently in (credit/liquidity crisis) worse by cutting off access to affordable credit for consumers. We've backed this up with stats from Freddie Mac, MBA, and other sources. We've also emphasized, in concert with Jon and Pat's messaging directly to legislators, that any changes California makes must take into account any federal efforts currently underway. We don't want a 'California-Only' set of rules that will further discourage capital from returning to the state.

Even in some of the stories that haven't been necessarily positive, you can see that our message is getting through. In the LA Times recap of the hearing, which was not going to be a positive story to begin with ('consumer-friendly' bills get killed), our messaging was echoed by the committee chairman in the third paragraph:

Sen. Michael Machado (D-Linden), chairman of the Senate Banking, Finance and Insurance Committee, opposed most of the bills, saying they would **subject the mortgage industry to contradictory federal and state regulations**.

Machado worried that cracking down on mortgage bankers and brokers could dry up credit and "<u>restrict the</u> accessibility to home loans for the very people" lawmakers were trying to help.

The bottom line is that the success we are having in the legislature is indicative of the success we are having in the media. We are the responsible and reasonable voice that has been willing to compromise and accept reforms, and the consumer groups have come off as alternatively demanding and complaining.

We've got a lot of wheels turning right now in our PR strategy, so feel free to call or e-mail me to get an update at any point. Our folks at KP will be at the Board meeting in July to give a full update on the progress we've made.

Look forward to seeing you all then. Thanks,

Dustin

Dustin Hobbs
California Mortgage Bankers Association
(916) 446 VOICE
(916) 446 VOICE
(916) 704 VOICE
(916) 704 VOICE
WWW.cmba.com

CMBA Career Center - THE place for employment connections in the California mortgage banking industry!



This story is taken from Sacbee / Opinion.

Editorial: Wake up and smell the foreclosures, senator

Banking committee members dither as their districts suffer mortgage meltdown

Published 12:00 am PDT Wednesday, June 18, 2008

Somebody needs to light a fire under the California Senate banking committee. Don't its members know there's a 9.0 magnitude foreclosure disaster happening, with California at the epicenter? Don't they know while some lenders of the high-cost, high-risk loans driving the crisis are overseen by the federal government, 60 percent are regulated by the state?

While the Assembly understands that and has passed a package of bills, senators on the banking committee have been overly cautious. They seem to think that the federal government can take care of California's mess.

Yet as the Office of the U.S. Comptroller of the Currency noted in a March 6 letter to the Washington Post, "The overwhelming majority of the subprime loans causing so many problems today, including the most predatory loans, were originated by state-regulated mortgage brokers and lenders." The federal government, he continued, "doesn't regulate those brokers and lenders; that's the job of the states." Are senators listening?

The Senate banking committee not only needs to pass the Assembly package of bills (Assembly Bills 69, 512, 529, 1830 and 2359) today, it needs to strengthen them. And it should steadfastly resist the temptation to further water down these bills.

The big problem is unregulated lending practices in California that, as many have observed, are unsound at best and abusive at worst. These bills attempt to prevent a repeat of the current disaster in the future. For example, AB 1830 would require lenders to assess the ability of borrowers to repay their loans and to pay their property taxes and insurance. It also would limit incentives for brokers to push borrowers into higher-cost loans. Other bills shine a light on industry practices through disclosure.

Above all, senators should avoid repeating the mistakes of 2001, when the Senate banking committee so watered down predatory lending bills that they become meaningless – leaving lenders free to engage in questionable and unethical practices, including ones that contributed to the current mortgage meltdown.

The members of the Senate banking committee need look no further than their own districts to see the disastrous effect of foreclosures.

Here's a snapshot of these districts for the six-month period from October to March. Banking committee Chairman Mike Machado's district, which includes Stockton, had 5,118 foreclosures and 5,753 notices of default. Vice Chairman George Runner's district in Los Angeles had 5,645 foreclosures and 7,915 notices of default. These districts rank No. 2 and No. 3 in California in numbers of foreclosures.

Here are the foreclosures and notices of default for the rest of the committee: Lou Correa (1,500 foreclosures and 2,552 default notices); Dave Cox (2,679 and 3,064); Dean Florez (1,470 and 2,106); Dennis Hollingsworth (3,448 and 4,778); Christine Kehoe (1,477 and 2,329); Alan Lowenthal (882 and 1,667); Bob Margett (1,017 and 1,961); Jack Scott (717 and 1,248) and Patricia Wiggins (1,798 and 2,375).

Regulation of home lending is a job for both federal and state agencies. But, as the U.S. comptroller notes, the urgent need is for states "to effectively regulate the institutions that caused most of the problems." California needs bold action from the Senate banking committee, not timidity and kowtowing to the lending industry.

Go to: Sacbee / Back to story

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California Mortgage Bankers Applauds Senate Action

Calls Rejection of 'California-Only' Proposals a "Prudent" Decision

SACRAMENTO, Calif.--(<u>BUSINESS WIRE</u>)--The California Mortgage Bankers Association (CMBA) released the following statement this morning, in reaction to the state Senate Banking, Finance & Insurance hearing held Wednesday, June 18, 2008:

"Yesterday, the State Senate Banking, Finance & Insurance Committee heard a package of bills that proposed drastic changes in the way mortgage loans are handled in California.

None of the bills considered yesterday would stop any of the foreclosures currently under way in the market. The California Mortgage Bankers Association did reach agreement on a comprehensive measure, SB 1137 by Senator Don Perata that is designed to provide additional protections for borrowers facing foreclosure.

All the measures would go into effect next year and focus on removing certain loans from the market and adding penalties to other loan products. The net result would have severely impacted the flow of capital to California's mortgage market.

The California Mortgage Bankers Association opposed many of these measures because they further restrict credit to borrowers and perpetuate the liquidity crisis that is stalling the movement of homes for sale throughout the state.

It was also important to make sure that California efforts to reform the mortgage market are consistent with the current federal efforts to regulate subprime loans. New federal rules have been proposed and will likely become effective this summer. These rules will apply to all lenders, whether they are organized under state or federal law. Any laws passed in California that conflict with federal law would only serve to promote litigation and drive lending prices in California much higher than they are today.

While consumer groups are complaining about the Senate's rejection of their proposals, we believe that the Senate acted prudently to ensure the continual availability of loan products to consumers with less than perfect credit.

If the package of bills had all passed as they were introduced, the state would have faced a drastic reduction in the loan products available to working families, further postponing their hopes of becoming homeowners in California's pricey market.

As lenders, we believe that reforms are needed and several bills that are still moving forward will help reform the market without impairing market liquidity. Those bills include:

Senator Machado's package of bills to ensure regulatory oversight and improve market liquidity, including:

- SB 1053 broker regulation
- SB 1054 broker fraud protection
- SB 1055 tax credits for borrowers

SB 1137 (Perata) – The recent amendments develop new processes to reach out to homeowners prior to foreclosures to provide them with additional information on the process and continue efforts to avoid foreclosure where possible. It also provides additional notices to tenants of foreclosed properties and creates new requirements for the maintenance of foreclosed properties to protected impacted neighborhoods.

A.J.R. No. 45 (Coto) - This measure would memorialize the President and the Congress of the United States to permanently increase the federal conforming mortgage loan limit to 125% of the area median price in high-cost areas of California, but in no case to exceed \$729,750."

The California Mortgage Bankers Association is the leading statewide organization representing the residential and commercial real estate finance industry.



Crackdown on mortgage lenders loses steam in California Legislature

By John Hill - jhill@sacbee.com

Published 5:38 am PDT Friday, June 20, 2008 Story appeared in MAIN NEWS section, Page A4

For consumer advocates, the silver lining of the subprime mortgage meltdown was an unprecedented chance to toughen state regulation of a troubled industry.

But much of that agenda is in jeopardy or dead, leaving consumer advocates and some Democratic lawmakers to wonder what it would take to prod the Legislature to action.

"There continues to be a lack of a sense of outrage or urgency," said Paul Leonard, director of the California office of the Center for Responsible Lending, a research and policy nonprofit group. "It didn't seem to register with them."

The backers of a package of bills to overhaul subprime lending regulations pointed to a deepening crisis that has put one of every 242 California homes into foreclosure in February, the second highest rate in the nation.

Opponents, though, said the bills would have created a confusing mosaic of state and federal regulation that threatened to dry up mortgage capital. They said it made no sense to approve laws just for the sake of appearing to address the crisis.

"It's like we must act on these bills or we have done nothing," state Sen. George Runner, R-Lancaster, said during a committee hearing Wednesday.

Runner pointed out that an important federal regulation on subprime mortgages will be issued in coming weeks.

"It's not that nothing is being done," he said.

The package of subprime bills had been approved by the Assembly. But it hit rough waters Wednesday in the Senate banking committee, chaired by Sen. Mike Machado, D-Linden.

Machado has dealt with mortgage issues for years. His district is one of the national epicenters for foreclosures. But Machado is seen by some consumer advocates as overly sympathetic to the industry.

"The arguments he makes are certainly quite similar to those made by the industry folks we are negotiating with, and in many cases don't seem to put the protection of consumers at the forefront," Leonard said.

Machado says those consumers will be better served by an industry that operates under clear rules and that has enough money to make home loans.

On Wednesday, his committee killed some legislation outright, such as Assembly Bill 2359 by Sacramento Democrat Dave Jones. The bill, according to Jones, would have stopped lenders from forcing homeowners to waive their legal rights as part of the terms of the loan.

Others were approved, although consumer advocates said they had been watered down so much that they no longer did much.

The most important part of the package was Assembly Bill 1830 by Assemblyman Ted Lieu, D-Torrance. AB 1830 contained new regulations on mortgage prepayment penalties and banned certain practices, such as making mortgages that cause the debt to grow instead of shrink.

After it became clear that the committee would not pass his bill, Lieu agreed to an amendment that would gut all provisions in favor of wording to give authority to state agencies that license lenders to enforce federal regulations.

The Federal Reserve is expected to release a new subprime mortgage regulation in the next few weeks. But consumer advocates say it is unlikely to include the kinds of protections included in Lieu's bill.

Machado and lender associations argued that in light of the pending regulations, it made little sense for California to strike out on its own.

"You will have a regulatory nightmare," said Mike Belote, a lobbyist for the California Mortgage Association. "You will dry up credit."

Consumer advocates called that argument overblown. An industry offering complicated mortgages could keep track of federal and state rules, they said.

The issue, they said, is not drying up credit but making sure that people who get mortgages can afford to pay them back.

"It's not about more credit," said Norma Garcia, a lobbyist for Consumers Union, publisher of Consumer Reports magazine. "More credit is not better. Better credit is better."

Garcia said many of the arguments over this package of bills sounded very much like those made seven years ago as the Legislature was considering a bill to crack down on "predatory lending." The bill passed, but only after it had been narrowed so much that it covered very few loans.

What's different this time around, Garcia said, is that lawmakers have now seen dramatic evidence of what can happen in the mortgage market.

"Knowing what we know now, it's not only negligent," she said. "It's a travesty."



Critics see little relief for subprime borrowers SENATE PANEL VOTES TO AVOID OVERLAP WITH FEDERAL RULES

By Edwin Garcia

Mercury News Sacramento Bureau

Article Launched: 06/20/2008 01:34:54 AM PDT

SACRAMENTO - Homeowner advocates seeking to prevent another foreclosure crisis criticized a Senate committee Thursday for rejecting legislation intended to protect borrowers of subprime loans.

Only two of the seven most far-reaching mortgage-reform bills passed the Senate Committee on Banking, Finance and Insurance in a meeting that stretched into Wednesday evening. The panel's chairman insisted the measures were not in the best interest of consumers.

One measure - to give homeowners longer advance notice before their monthly payments increase - was approved intact. But another bill was so severely modified to satisfy committee Chairman Mike Machado, D-Stockton, that consumer groups turned their support into opposition.

That bill - AB 1830, by Assemblyman Ted Lieu, D-El Segundo - was the most comprehensive: It sought to cap prepayment penalties, prohibit loans based on stated income and ban loans that resulted in negative amortization. Those provisions were removed as a condition of passage.

Machado said the original bill would have overlapped with pending federal regulations that contain similarities. But a coalition of advocacy organizations, including the California Public Interest Research Group, or CALPIRG, said the federal rules are much weaker than the Lieu bill.

More than 84,000 foreclosures were reported in California last year - a 566 percent increase from the year before. Lenders last month sent 43,011 notices of default to homeowners, according to ForeclosureRadar.

"The Legislature had an opportunity yesterday to pass a bill that would keep this from ever happening again," CALPIRG spokesman Pedro Morillas said, "and instead they decided to wait and see what the federal government was going to do."

Machado defended the committee's action.

"I don't take any exception to what the consumer groups are trying to do," he said. "There's a lot of good intention, but the good intention I think was in a tunnel vision and not reflective of what the complications are today."

Lieu's bill, which now essentially states that California will adopt the federal regulations effective Jan. 1, 2009, heads to the Senate Judiciary Committee.

The other successful bill, AB 529 by Assemblyman Alberto Torrico, D-Fremont, goes to the full Senate for consideration. It requires lenders to send notices to homeowners 90 to 120 days before their adjustable loans are scheduled to trigger higher monthly payments. The current timetable is at least 25 days.



Piercing some myths on the foreclosure crisis

By Capitol Weekly Staff (published Thursday, June 19, 2008)

California is one of the states hardest hit by the crisis in the mortgage market. As real estate values fall and home sales decline, experts have offered suggestions to strapped homeowners struggling to deal with the problem. What follows are some of the myths surrounding the mortgage meltdown, courtesy of the state's Consumer Home Mortgage Information page. The information was provided by the Homeowners Help Hotline (888-995-HOPE).

MYTH: My mortgage company would rather foreclose on my home than keep me in it.

REALITY: The mortgage company sustains an average loss of about \$58,000 when foreclosure occurs (TowerGroup study). They are in the business of providing mortgages - not owning or selling homes - and would always prefer to keep you in your home.

MYTH: Foreclosure is an uncommon problem – I'm all alone in this. REALITY: Foreclosure is a challenge faced by millions of Americans every year from all walks of life. Rich, poor, young, old - the list is as diverse as society itself.

MYTH: I've only missed one payment – I can likely catch up.

REALITY: The most important thing to remember when playing catch-up with your mortgage is you owe any delinquent payments plus the current month's payment. So, if you're a month behind, you actually owe two payments - last month's and this month's.

MYTH: I've missed too many payments to get help.

REALITY: There's always time to get help. We can't work miracles, but we can always give expert advice for any situation. That being said, the help we're able to offer is far more constrained if you're eight payments behind than if you're one or two behind. The sooner we can get involved, the better chance you have of avoiding foreclosure.

MYTH: I'm getting many offers of "help" from a variety of different people. Are they all scams?

REALITY: Because of the public nature of foreclosures, anyone is able to access foreclosure listings on a daily basis. These include the owner's name and address at the very least, and in some states, they could include other sensitive information. Armed with this data, scammers can take advantage of a desperate owner. Here's what to look for to avoid foreclosure scams:

- 1. Your home's ownership changes hands. A common scam is where a party buys your home, then lets you rent it back. It sounds good at first, but you're losing your property, and your new landlord can now legally kick you out of your home with little to no notice.
- 2. You're asked to pay something up-front and/or you're asked to stop making mortgage payments. Usually, these scams involve paying large sums of money to some sort of "foreclosure prevention service." These services offer to do what our

counselors do: counseling, a budget and approaching the mortgage company to consider a payment plan. But the services don't do always do this work thoroughly, or follow through at all. The most important thing to remember when it comes to any foreclosure service is this: Foreclosure advice and direction should always be free.

3. You're under pressure to act immediately. Some will prey on the stress and anxiety surrounding the foreclosure process by convincing owners to sign things they don't understand. Don't sign anything without either first talking to an attorney, your mortgage company or a nonprofit foreclosure prevention organization like the Homeownership Preservation Foundation.

MYTH: It's impossible to stay in my house after foreclosure proceedings begin. REALITY: Contrary to what you might think, there are still options available to you after the foreclosure process has started. The sooner you call us, the more tools we'll have to help you fix your situation.

Good time for buying a home

By Ryan Chalk Article Launched: 06/19/2008 07:16:41 AM PDT

Although Bay Area home sales weakened last month to a 20-year low, sales of foreclosed homes rose in the East Bay and Solano County, causing some local Realtors to hail it as a boon for investors and first-time home buyers.

Sales in Solano County of foreclosed properties made up 57.6 percent of the resale market, according to a report issued Wednesday by DataQuick Information Systems Inc.

A lot of first-time buyers are taking advantage of the market with the belief that home prices have hit bottom, explained John Wilkerson, a Realtor with Gateway Realty in Vacaville who has seen the majority of his sales come from foreclosures and "short sales" where the buyer sells the property below value.

Homeowners with equity in their property are also finding this to be a great time to move up to a larger home, despite not fetching the home price they would have several years ago, added Wilkerson

"These communities have been attracting first-time buyers, first-time moveup buyers and investors. Prices are getting more in line with incomes and some people feel they're getting a good, or at least a much better, deal," said DataQuick analyst Andrew LePage.

"It's unbelievable," said Jim Porter of Solano Mortgage, who agrees that foreclosure sales are a large part of the current market. "First-time home buyers are coming out of the woodwork."

In Bay Area neighborhoods that posted year-over-year gains in existing single-family house sales last month, more than two-thirds were in relatively affordable stretches of Contra Costa, Solano and Sonoma counties, according to the report.

A total of 6,216 new and resale houses and condos closed escrow in the nine-county Bay Area in May, down 1.5 percent from 6,310 in April.

In Solano County, the median home price sank 31 percent to \$300,000, compared to the same period last year.

Last summer's credit squeeze made jumbo mortgages - those more than \$417,000 - more expensive and harder to get. In May, jumbo mortgages in

the Bay Area rose to 30.6 percent, up from 28.8 percent in April. That was still less than half the level - 63.5 percent - seen a year ago.

"Being a home buyer right now is like being a kid in a candy shop," said Kathleen Ramos, a Realtor with Kappel & Kappel in Vacaville.

Home buyers need to be educated and work with a Realtor, cautioned Ramos, adding that the foreclosure market can be disheartening to a first-time buyer.

"We're coming off of 18 months of the worst market in 20 years, and now it's starting to click," added Porter.

With a stack of approved clients' paperwork sitting on his desk at the moment, Porter said, "It's kinda nice to be able to have affordable housing right now."

Inside Bay Area's Barbara E. Hernandez and AP Business Writer Alex Veiga contributed to this story.

Los Angeles Times

MORTGAGES

Push for new sub-prime mortgage regulations loses steam

A Senate committee kills or weakens a series of consumer-oriented bills aimed at reversing the foreclosure flood.

By Marc Lifsher, Los Angeles Times Staff Writer June 19, 2008

SACRAMENTO -- A key Senate committee Wednesday killed or greatly watered down a series of Assembly bills that would have imposed new regulations on sub-prime mortgages in an attempt to curb the worst wave of foreclosures since the Great Depression.

The measures, part of a package launched with fanfare last winter by the Assembly leadership, sought to protect Californians from getting stuck with loans they couldn't afford and didn't understand.

Sen. Michael Machado (D-Linden), chairman of the Senate Banking, Finance and Insurance Committee, opposed most of the bills, saying they would subject the mortgage industry to contradictory federal and state regulations.

Machado worried that cracking down on mortgage bankers and brokers could dry up credit and "restrict the accessibility to home loans for the very people" lawmakers were trying to help.

Consumer advocates were outraged.

"The system does not work in favor of the consumer," said Kevin Stein of the California Reinvestment Coalition, a group that promotes economic development in low-income communities. "The lobbyists for the industry outnumber the consumer groups. They seem to have greater access [to lawmakers] and give more money."

During more than five hours of hearings, both Republicans and Democrats on the committee supported only one measure that had been high on consumer groups' agenda, a bill by Assemblyman Alberto Torrico (D-Newark), AB 529, that would require lenders to give homeowners more advance notice when their sub-prime adjustable-rate mortgages were about to reset to a higher interest rate.

An Assembly centerpiece proposal by Assemblyman Ted Lieu (D-Torrance) to ban so-called stated-income loans died, as did a prohibition on less-than-interest-only loans, whose principal actually increases with each monthly payment.

With stated-income loans, borrowers are not required to provide proof that they earn enough to

meet payments.

The committee opposed another part of Lieu's bill that would have limited the collection of penalties from borrowers who want to pay off a loan early, before its monthly payment amount soars.

"My bill was completely gutted," said Lieu, noting that he felt forced to accept amendments that rewrote his measure, AB 1830, so that it would do nothing more than conform with expected federal regulations. "I believe the prohibitions and regulations in my bill were very commonsense, and I was sort of stunned that even those modest efforts at reform wouldn't get the votes."

A related bill, AB 2740, by Assemblywoman Julia Brownley (D-Santa Monica), drew no support from committee members. It would have regulated mortgage loan servicers to ensure they properly posted payments and correctly handled mortgage escrow funds.

marc.lifsher@latimes.com



Sacramento region home sales continue to climb

By Jim Wasserman - jwasserman@sacbee.com Published 12:30 pm PDT Wednesday, June 18, 2008

For the second straight month, the Sacramento region showed year-over-year gains in home sales as falling sales prices and growing numbers of discounted bank-owned homes prodded bargain hunters off the fence.

DataQuick Information Systems reported that 3,420 closed escrows for new and existing homes closed during May in Amador, El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo and Yuba counties.

It was the highest sales number in 20 months.

May's closings rose from 3,163 in April and up from 3,211 in May 2007.

Sacramento County, the largest player in the region's real estate market, propelled most of the area's gains. Sacramento County had 62 percent of closings and showed a 30.8 percent gain in sales over the same time last year. It was the county's strongest year-over-year performance in more than three years, according to DataQuick statistics.

But those gains cost sellers dearly.

Sacramento County's median sales price of \$225,000 is almost 35 percent less than the same time last year. The median sales price - where half cost more and half cost less - hasn't been so low since January 2003.

Sales have risen and prices have plunged due to a pileup of heavily-discounted foreclosed homes now owned by banks that dominate the sales market. The Sacramento County Association of Realtors reported that 65 percent of existing homes sales in the county and the city of West Sacramento during May were for homes repossessed by banks.

Placer County, the second biggest sector of the region's real estate market, is behaving altogether differently.

May sales of new and existing homes combined were 30.7 percent below the same time last year. Placer County has far fewer foreclosures than Sacramento County and prices haven't fallen as rapidly.

Placer County's May median sales price of \$339,750 is more than \$100,000 higher than in Sacramento County -- and fell only 20 percent from the same time last year.

The Placer County Association of Realtors reported that only 9.5 percent of May sales were for homes priced below \$250,000. In Sacramento County and West

Sacramento, 56 percent of sales were for homes priced below \$250,000, according to the Sacramento Association of Realtors.

Other statistics:

- The number of for-sale signs continued to fall in May across El Dorado, Placer, Sacramento and Yolo counties. TrendGraphix reported 12,366 homes for sale, lowest in 14 months as more would-be sellers wait for the market to improve.
- Even as buyers are scooping up large numbers of bank repossessions, foreclosures are still rising and threatening a steady future supply of bank-owned listings. Another 2,370 homeowners in the eight-county region surrendered their keys to lenders in May, according to Fair Oaks-based Foreclosures.com., a Web site for real estate investors.

Go to: Sacbee / Back to story

Los Angeles Times

Assembly bills to help homeowners

Today's vote in Sacramento could prevent future mortgage crises. June 18, 2008

Astate Senate panel is scheduled to vote today on a spate of bills prompted by the sub-prime mortgage meltdown. The measures before the Banking, Finance and Insurance Committee would have an indirect effect at best on the rising tide of foreclosures -- none of them would bail out troubled borrowers or force write-downs of delinquent debt. Instead, most would try to gird the state against future housing bubbles by curbing abusive lending practices. There are good ideas in some of the bills, and lawmakers shouldn't miss the opportunity to advance them.

The fiasco in the sub-prime market can be blamed partly on borrowers who took on too much risk in a volatile environment. Lawmakers shouldn't try to stop people from taking chances with their money, but they can help the public avoid unnecessary risks. One of the problems revealed by the housing market collapse was the degree to which mortgage brokers steered unsophisticated borrowers into loans with above-market interest rates and unreasonable terms. That's why it makes sense to try to reduce the incentives that drove predatory loans and to make it easier for consumers to understand the choices they face.

In particular, the committee should support a bill — AB 1830 by Assemblyman Ted Lieu (D-Torrance) -- that would regulate sub-prime loans in at least three valuable ways. First, it would limit prepayment penalties, which can deter borrowers with bad loans from refinancing into better ones, and eliminate a financial incentive for brokers to steer borrowers into loans with higher interest rates. In doing so, it would require borrowers to be given a clear choice between loans with and without penalties, and between higher rates or higher upfront fees. Second, Lieu's bill would stiffen the state requirement that lenders not provide larger loans than sub-prime borrowers can reasonably be expected to repay. And third, it would prohibit lenders from refinancing loans unless there's a real benefit to the borrower.

The balance the measure strikes between preserving choice and protecting borrowers against abuse isn't perfect, but it's reasonable. And although it would apply only to state-licensed brokers and lenders, it would set an example for federal regulators to follow. After all, California has the dubious distinction of leading the nation in foreclosure filings, so lawmakers shouldn't be afraid to lead with their response.



Foreclosure-driven price declines heat up California sales

The Associated Press

Wednesday, June 18, 2008

LOS ANGELES: Foreclosures helped fuel the sharpest decline in California housing prices in at least 20 years last month, and that's attracting an influx of first-time buyers who had been priced out of the market or were waiting for prices to bottom out.

The median home price in California plunged 30 percent in May, the steepest decline for any month going back to 1988, when DataQuick Information Systems began keeping records.

Homebuyers are now seeing median prices they haven't seen since February 2004, when it was \$322,500, the firm said Wednesday. The statewide median home price peaked at \$484,000 in May 2007.

"All of a sudden, (homes) are in our price range," said Elizabeth Trezza, a paralegal in Oakland, Calif.

Trezza has been on the hunt for a foreclosed property and placed offers on at least six in recent weeks.

The 24-year-old made an offer Tuesday on a two-bedroom, two-bath bank-owned home in Oakland listed at \$234,000 — just below her max spending limit: \$250,000.

"Right now our mortgage would be relatively close to what we pay for in rent," she said.

For California, epicenter of the nation's housing boom and bust, the drop in home prices has sparked a home-buying rally that's beginning to reverse more than two years of monthly year-over-year sales declines.

While observers are cautious to peg the surge in foreclosure sales a bellwether for a wider turnaround, it suggests some buyers are feeling less skittish about diving back into the market.

"Inland markets hit hardest by foreclosures and falling prices are now the most likely to post higher sales than last year," said Andrew LePage, a DataQuick analyst. "These communities have been attracting first-time buyers, first-time move-up buyers and investors."

Prices in those markets are now more in line with family incomes, and some buyers feel they are getting better deals, LePage added.

Sue Ansel, chief operating officer of Gables Residential, a luxury apartment rentals operator, says she seen an uptick this year in renters moving out to become homeowners.

DataQuick said a total of 33,024 homes were sold statewide in May, down nearly 11 percent from a year earlier. About 38 percent of the resold homes in May were foreclosed properties.

Some foreclosure hunters are finding themselves having to bid against rival buyers on properties, said Richard Cosner, president of Prudential California Realty.

"Homes that are \$200,000-\$250,000 today were \$400,000 18 months ago," Cosner said. "For the first-time homebuyers and for that bottom tier of homes, we've found what the bottom of the pricing is."

Homes priced below \$400,000 drove the surge in sales. Many were financed with loans backed by the Federal Housing Administration, mortgage brokers say.

"FHA financing has really skyrocketed," said Dustin Hobbs, a spokesman for the California Mortgage Bankers Association.

Sales, on the other hand, were weakest in many higher-end coastal markets, where there are fewer foreclosed homes and sellers are more reluctant to cut their prices.

In San Francisco County, for example, foreclosures made up only 5.8 percent of resold homes. The median home price there slipped 5.4 percent to \$790,000 last month.

In contrast, more than half of all resold homes last month in nearby Solano County were foreclosed properties, DataQuick said.

That helped drive the median home price down by about 30 percent to \$300,000 compared with May last year.

"This uptick in sales volumes is an encouraging first sign of (the) market starting to find its new equilibrium," Ryan Ratcliff, an economist at the University of California, Los Angeles, wrote in an economic forecast released Wednesday.

Still, Ratcliff and other economists expect foreclosures to continue to rise and be a drag on home prices in general.

And that's not good news for sellers like Romaldo Quesada.

He's been trying to sell his four-bedroom, three-bath custom-built home in a neighborhood in Riverside with several foreclosed properties on the market.

He listed the house in April at \$429,000, but has since dropped his asking price to \$389,000.

"It's kind of scary because the prices seem to be dropping real hard right now in the price range where I'm at," said Quesada. "The sooner I lower it enough for somebody to give us an offer, basically it stops the bleeding and I'm not losing equity anymore."

SFGate.com

Rush to pass foreclosure crisis bills

Carolyn Said, Chronicle Staff Writer Friday, May 30, 2008

California's efforts to address the foreclosure crisis advanced in fits and starts as lawmakers rushed to beat a deadline today for state Assembly and Senate bills to be approved by their house of origin.

Consumer advocates said overall they were disappointed that many bills appeared to have been diluted, while banking industry representatives said they fear that too much legislation could harm the market.

"There was a very strong and ambitious package of reform that was introduced that was commensurate to the scope of the problem," said Paul Leonard, director of the California office of the Center for Responsible Lending. "Now it's going through a weakening legislative process."

But Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said: "Our message to the Legislature has been that the market is going through struggles right now and we need to make sure we don't make things worse than they are by creating burdensome new regulations that restrict lending and the flow of new capital."

Here is an update on California bills that seek to help struggling homeowners and to prevent future lending debacles. All bills that passed their house of origin next go to the other house, usually starting in the banking committee.

-- SB1137, state Sen. Don Perata, D-Oakland. This bill, which has the most direct impact on struggling homeowners, passed the Senate earlier this year, passed the Assembly Banking Committee and next will be heard by the Assembly Appropriations Committee. As an urgency measure, it would take effect immediately if passed.

It requires lenders to contact homeowners earlier in the foreclosure process, give 60 days' notice to renters in foreclosed properties, and maintain foreclosed homes to prevent blight.

-- AB1830, Assemblyman Ted Lieu, D-Torrance (Los Angeles County). On Thursday, the Assembly passed this bill, which tightens underwriting standards for future subprime mortgages.

It eliminates "yield spread premiums," the bonuses mortgage brokers get for steering customers into high-risk loans; requires lenders to look at a borrower's ability to repay over the life of a loan; and bans prepayment penalties. The bill was narrowed during the legislative process to apply only to subprime loans, defined as the highest-cost loans.

- -- AB2359, Assemblyman Dave Jones, D-Sacramento. On Thursday the Assembly passed this bill, which prohibits a mandatory arbitration clause in mortgage contracts. The bill no longer contains a provision that would have assigned liability to investors who buy shoddy mortgages after they are packaged as securities.
- -- AB2586, Assemblyman Alberto Torrico, D-Fremont. On Thursday, the Assembly approved this bill, which gives renters in foreclosed properties 60 days to find new housing instead of the current 30 days.
- -- AB2740, Assemblywoman Julia Brownley, D-Santa Monica. On Tuesday, the Assembly passed this bill, which sets up ground rules for how loan servicers deal with borrowers. It is modeled on a similar bill enacted in North Carolina last year.
- -- AB69, Lieu. This bill passed the Assembly earlier this year. It originally required lender-specific reporting on loan modifications, something that consumer advocates say is necessary to check which lenders are actually helping homeowners facing foreclosures. Instead it now says the Department of Corporations should collect aggregate data from lenders, as it is already doing.
- -- AB2880, Assemblywoman Lois Wolk, D-Davis. This bill, designed to regulate mortgage brokers' fiduciary duty toward borrowers, died in committee. Parts of it are being incorporated into AB1830, however.

E-mail Carolyn Said at csaid@sfchronicle.com.

http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/05/30/BUKI110648.DTL

This article appeared on page C - 1 of the San Francisco Chronicle



Flood of mortgage bills make it to the next house

By Malcolm Maclachlan (published Thursday, June 05, 2008)

The mortgage crisis hasn't just led to a rising tide of high-profile foreclosures, such as California Congresswoman Laura Richardson's Sacramento home. It has also resulted in a near-flood of mortgage industry-related bills making their way through the Legislature.

Beating the deadline for bills to emerge from their house of origin, a trio of Senate bills supported by the California Mortgage Bankers Association (CMBA) had made it out of the Senate. Several other bills the group opposed either died or were amended.

Sen. Mike Machado, D-Stockton, is the author of three major mortgage-related bills: SB 1053, SB 1054 and SB 1055. Machado managed to get both the mortgage industry and its critics onboard with the legislation, which will increase the disclosure requirements for lenders and protections afforded to borrowers.

But both sides admit that large-scale reform must come from Washington, D.C.—and that will probably have to wait for a new presidential administration.

"There is virtually nothing that the state can do that will go far enough because of federal preemption and the fact that it's a national problem," said Robert Gnaizda, policy director and general counsel for the watchdog group the Greenlining Institute. "The greatest focus has to be on Congress and the Federal Reserve."

Meanwhile, the CMBA has moved closer to a compromise with the author of one of the main bills they still oppose, AB 1830. This bill from Assemblyman Ted Lieu, D-Torrance, would place significant new restrictions on lenders who offer subprime loans. This includes limits on penalties that can be levied against subprime borrowers—including a prohibition against prepayment penalties—and enacts new penalties on lenders who knowingly offer these loans to people they know can't pay them.

Dustin Hobbs, communications director for the CMBA, said the bill as written would make it difficult for anyone to offer subprime loans in California and would bar many people from homeownership. He added that the subprime crisis has been somewhat overblown in the media, given that 78 percent of Californians who got subprime loans in 2005 and 2006 are still in their homes.

"We don't want to go back to the days when you had to put 20 percent down," Hobbs said.

Reached on Tuesday, Lieu said that his staff was still in talks with the CMBA and other groups, but had taken several amendments in order to make it more like an industry-supported bill passed in North Carolina last year. This includes language limiting the new rules to subprime loans and not other "non-standard" loan types.

The bill also picked up some penalties on dishonest and negligent brokers from AB 2880, a Lois Wolk bill that stalled in the Assembly Appropriations Committee. Wolk is now a co-author of AB 1830.

"We're putting in a whole section on broker duties and responsibilities that industry does not have objecting to," Lieu said, adding that he thinks "we're getting closer" to have a bill that would be palatable to both sides.

Because most of the rules covering lenders are administered by the federal government—thus preempting state control over them—the pending legislation in California governs aspects of the industry where the state does have some control. This limited scope actually made it easier for the industry and its critics to agree on some needed reforms, Gnaizda said. None of Machado's three bills faces serious institutional opposition.

"We're absolutely for clarity in the industry," Hobbs said. "I don't even understand all of my mortgage documents." The trio of Machado bills each focus on a different aspect of the lender/borrower relationship. SB 1053 would greatly increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on fraud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, and also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who've had debt forgiven by lenders, as a means of helping these borrowers afford to stay in their homes.

Machado said these bills came out of two years of talks and hearings, which started well before the mortgage crisis was in the daily news. He added that these reforms reflect the fact that the mortgage industry is now tied into a much larger international market for mortgage-backed securities.

"You have to make sure that what you do is not viewed as being capricious and arbitrary by the secondary market," Machado said. He added that if the new regulations failed to do so, "the cost of liquidity is going to go up."

The CMBA's Hobbs also praised AB 1137 by Senate Leader Don Perata, D-Oakland, calling it "the right way to do disclosure." This bill calls for new steps and communication between lenders and borrowers when the borrower is in danger of going into foreclosure.

But the real action is likely to come in Washington after the fall elections, Gnaizda said.

The Greenlining Institute will be meeting with Fed chair Ben Bernanke, the Federal Deposit Insurance Administration and several other agencies on Nov. 17 and 18. These meetings and other will hopefully lead to changes at the national level. In the meantime, Gnaizda said, he's happy with what's been happening in the California Legislature this year, even if his group didn't get everything they wanted.

"Machado and Lieu have done the best they can," Gnaizda said. "It may not be worth an all-out effort when the real fight is elsewhere."



Foreclosure forecast grim

Recent hiccups in prices are not a sign of recovery

By Emmet Pierce

UNION-TRIBUNE STAFF WRITER

May 22, 2008

Nearly 50 San Diego County dwellings per day were lost to foreclosure in April, as the tally of mortgage failures rose 169 percent above last year, DataQuick Information Systems reported yesterday.

Buckling under the weight of risky adjustable-rate loans, many borrowers are giving up on ever bringing their debt current.

"Some of the people have lost their jobs and they can't afford their payments, but a lot of them just don't want the home anymore," said Linda Ring, a real estate agent who specializes in foreclosures. "They don't want to ride out the storm."

April was the county's 37th consecutive month of year-over-year increases in foreclosures and notices of default, the start of the foreclosure process, the DataQuick research firm reported. There were 1,413 residential foreclosures countywide, a 35 percent increase from March but a rise of nearly 170 percent over April 2007.



EARNIE GRAFTON / Union-Tribune Serafina Jahries and her husband, Chris (holding their son Hudson) want to buy a foreclosed home. Most of the prospects they've seen need extensive repairs.

April notices of default reached 3,297, an increase of nearly 14 percent from March and a rise of 145 percent from a year ago.

The surge in loan failures underscored that it's too soon to expect an end to the region's housing problems, despite recent upticks in home sales and prices. DataQuick previously reported that the county's median home price rose \$5,000 in April to \$400,000 after falling for nine months in a row.

Still, the foreclosure report came as no surprise to Gabe del Rio, president of the nonprofit Housing Opportunities Collaborative.

"Month over month, we continue to see an increase in callers for foreclosure prevention counseling," he said. "We anticipate that this will continue through the next six to 12 months."

Rick Sharga, vice president of marketing for the research firm RealtyTrac, says the situation will get worse before it improves.

"We still have extremely high numbers of subprime adjustable-rate loans resetting," Sharga said. "Unless something extraordinary happens, we'll see a higher level of properties going into foreclosures in the third and fourth quarters."

All of the county's communities have been affected, but not equally, DataQuick analyst Andrew LePage said.

"Foreclosures continue to be mainly a problem for places in South County, East County and the inland north, but the whole region pays a price when foreclosures keep marching up," he said.

On the national scene, RealtyTrac has reported that foreclosure filings – default notices, auction sale notices and bank repossessions – were recorded for 243,353 properties nationwide during April, a 4 percent increase from the previous month and an increase of nearly 65 percent from April 2007.

April was the highest monthly total RealtyTrac has recorded since it began issuing its report in January 2005. While only about 2 percent of households nationwide are in foreclosure, they put downward pressure on overall home values. Areas of California, Florida, Nevada and Arizona continue to be especially hard hit.

Consumer advocates say the solution is for lenders to do more loan modifications with homeowners who have fallen behind in their mortgage payments. But loan servicing companies have been slow to respond to requests from distressed borrowers, del Rio said.

"It is an uphill battle," he said. "It requires a lot of negotiating and convincing the servicer they will lose more if they don't do this."

Dustin Hobbs, spokesman for the California Mortgage Bankers Association, said lenders want to avoid foreclosure as badly as borrowers.

"Lenders are working" to do loan modifications, he said. "Certainly there is no silver bullet (but) there is hope out there. Homeowners should stick with it. Individual lenders are certainly willing to keep people in homes. It's in everybody's interest."

The good news about increased foreclosures is that they are restoring a degree of affordability, said Alexis McGee, president of the Foreclosures.com investment advisory firm. Even so, homeownership remains unattainable for many.

Serafina Jahries has been searching unsuccessfully for a foreclosure home for six months. The 38-year-old stay-at-home mom said she and her husband Chris are renting a home in Encinitas and shopping for bargains among foreclosure homes.

The couple owned a townhome in nearby Santaluz, but sold it near the peak of the recent housing boom. Their goal was to wait until prices dropped, then invest their \$100,000 profit in a house.

The problem is they can't find North County foreclosure home in their \$400,000 price range that doesn't need extensive repairs, Jahries said. In the meantime, she feels like she is wasting the \$2,300 per month she is spending to rent a single-family home.

"Here we are just throwing our money away," she said.

Jahries acknowledged that she could increase her chances of finding a home by broadening her search to other parts of the county, "but we would be buying someplace that we know nothing about."

While bargains exist among foreclosures, buyers sometimes have unrealistic expectations, said real estate agent Ray Brown, co-author of the "Home Buying for Dummies" primer.

Prices are down, but lenders aren't giving homes away. If consumers can't find a foreclosure property in their price range, they're either looking in the wrong neighborhood or they aren't willing to pay what the market demands, he said.

The rise in April foreclosures reported by DataQuick occurred despite an increase in sales and a rise in home prices. The market rebounded with sales up 33.3 percent from March and the median price hitting \$400,000.

While the market is destined to improve, there is no quick fix, said University of San Diego economist Alan Gin. Factors contributing to the real estate slump are higher prices for food and gasoline and "the fact that job growth is not strong" in the San Diego region, he said.

Another problem is tightening credit standards.

"We've lot a lot of jobs in real estate-related areas," Gin said. "But the big problem is mortgages resetting to higher interest levels and people not being able to refinance."



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-- SB1137, state Sen. Don Perata, D-Oakland. This bill, which has the most direct impact on struggling homeowners, passed the Senate earlier this year, passed the Assembly Banking Committee and next will be heard by the Assembly Appropriations Committee. As an urgency measure, it would take effect immediately if passed.

It requires lenders to contact homeowners earlier in the foreclosure process, give 60 days' notice to renters in foreclosed properties, and maintain foreclosed homes to prevent blight.

-- AB1830, Assemblyman Ted Lieu, D-Torrance (Los Angeles County). On Thursday, the Assembly passed this bill, which tightens underwriting standards for future subprime mortgages.

It eliminates "yield spread premiums," the bonuses mortgage brokers get for steering customers into high-risk loans; requires lenders to look at a borrower's ability to repay over the life of a loan; and bans prepayment penalties. The bill was narrowed during the legislative process to apply only to subprime loans, defined as the highest-cost loans.

- -- AB2359, Assemblyman Dave Jones, D-Sacramento. On Thursday the Assembly passed this bill, which prohibits a mandatory arbitration clause in mortgage contracts. The bill no longer contains a provision that would have assigned liability to investors who buy shoddy mortgages after they are packaged as securities.
- -- AB2586, Assemblyman Alberto Torrico, D-Fremont. On Thursday, the Assembly approved this bill, which gives renters in foreclosed properties 60 days to find new housing instead of the current 30 days.
- -- AB2740, Assemblywoman Julia Brownley, D-Santa Monica. On Tuesday, the Assembly passed this bill, which sets up ground rules for how loan servicers deal with borrowers. It is modeled on a similar bill enacted in North Carolina last year.
- -- AB69, Lieu. This bill passed the Assembly earlier this year. It originally required lender-specific reporting on loan modifications, something that consumer advocates say is necessary to check which lenders are actually helping homeowners facing foreclosures. Instead it now says the Department of Corporations should collect aggregate data from lenders, as it is already doing.
- -- AB2880, Assemblywoman Lois Wolk, D-Davis. This bill, designed to regulate mortgage brokers' fiduciary duty toward borrowers, died in committee. Parts of it are being incorporated into AB1830, however.

E-mail Carolyn Said at csaid@sfchronicle.com.

http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/05/30/BUKI110648.DTL



News, insight and some thoughts about the Sacramento-area real estate market

April 08, 2008

The high-stakes politics of mortgage banking



These are times to test the fortitude of mortgage bankers. Their loans are going bad, the financial system is scared to death to let them make more and the knives are out in Congress and state capitals.

Lawmakers everywhere are dreaming up a thousand new ways to increase regulations and tighten the grip on their business.

I just had a short interview with Dustin Hobbs, spokesman for the California Mortgage Bankers Association. The Capitol is awash in bills and amendments to those bills to change the landscape of mortgage lending.

There are bills to make them try harder to avoid foreclosing on their borrowers and bills to ban them from steering borrowers to loans that get bigger instead of smaller. The bills, as their supporters say, are about bringing back common sense to lending and restoring accountability for bad loans throughout the global financial system.

As always in politics, no one is opposed to that. It is the details that worry mortgage bankers. In a nutshell, they are arguing that too much regulation can make the current credit crunch even worse by making the investors even more reluctant to provide capital.

Hobbs argues that this could make it even harder for people to get home loans and prolong the housing slump.

There are counter views to that, of course, and all sides are aggressively working your California lawmakers beneath the Capitol dome. I am hoping to go a little further into this in the Friday Home Front column this week.

In the meantime, Hobbs offers a look at what the industry is thinking in this video:

Capitol photo courtesy of wedrivecalifornia.com

Posted by Jim Wasserman, April 8, 2008 12:04 PM

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, June 20, 2008 2:15 PM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: RE: Google Alert - Washington Mutual Bank

out of our hands now. J

From: Gaugl, Sara C.

Sent: Fri 06/20/2008 11:14 AM

To: Owen, Jan L.

Subject: RE: Google Alert - Washington Mutual Bank

Interesting, isn't it? This reporter has stopped calling me, by the way. I think he finally understands that we're limited on what we can say....

Sara Gaugi

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From: Owen, Jan L.

Sent: Friday, June 20, 2008 11:10 AM

To: Gaspard, Scott; Watson, Alison; Elias, Alan; Gaugl, Sara C. **Subject:** FW: Google Alert - Washington Mutual Bank

From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Fri 06/20/2008 10:06 AM

To: Owen, Jan L.

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Richardson complaint filed

Long Beach Press-Telegram - Long Beach, CA, USA

... Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house. ...

See all stories on this topic

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From:

Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent:

Friday, June 20, 2008 2:14 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

RE: Google Alert - Washington Mutual Bank

Interesting, isn't it? This reporter has stopped calling me, by the way. I think he finally understands that we're limited on what we can say....

Sara Gaugl

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sara.gaugl@wamu.net

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Sent: Friday, June 20, 2008 11:10 AM

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From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, June 20, 2008 2:10 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison

<alison.watson@wamu.net>; Elias, Alan <alan.elias@wamu.net>; Gaugl, Sara C.

<sara.gaugl@wamu.net>

Subject: FW: Google Alert - Washington Mutual Bank

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See all stories on this topic

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From: Google Alerts < googlealerts-noreply@google.com>

Sent: Friday, June 20, 2008 1:07 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Richardson complaint filed

Long Beach Press-Telegram - Long Beach,CA,USA ... Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house. ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

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Create another alert.
Manage your alerts.

From: Baptista, Geri Ann S.

Sent: Thursday, June 19, 2008 1:26:15 PM

To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Owen, Jan L.

Subject: Group seeks ethics probe of Calif. congresswoman

Just in case you haven't already seen this...

Geri Ann

Group seeks ethics probe of Calif. congresswoman

Associated Press News Briefs Author Erica Werner Date June 18, 2008

A watchdog group asked the House Ethics Committee on Wednesday to investigate U.S. Rep. Laura Richardson over her history of defaulting on home loans and other issues.

Citizens for Responsibility and Ethics in Washington wants the committee to determine whether the Long Beach Democrat received what amounted to an improper gift when **Washington Mutual** Inc. rescinded the foreclosure sale of one of her homes last month.

Richardson's spokesman dismissed the complaint as "mean-spirited" and said the congresswoman already had initiated a meeting with a committee attorney.

The real estate investor who bought the Sacramento house at auction has sued Richardson and the savings and loan alleging the sale was proper. The sale is officially recorded in Sacramento County.

The buyer, James York, said Richardson received special treatment from **Washington Mutual** because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with **Washington Mutual**.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times.

The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details including a loan from a strip club owner when she served on the Long Beach City Council.

Moreover, even while falling behind in home payments last year, Richardson was lending herself \$77,500 to finance her campaign in the contested special election congressional primary that she won in June 2007.

She then won the 37th Congressional District seat outright last August and is running unopposed for re-election in November.

"By failing to pay her debts, filing incorrect financial disclosure forms and funneling money that should have gone to pay her mortgage and property taxes to her congressional campaign, Rep. Richardson has signaled that legal and financial obligations can be ignored in the pursuit of political power," said Melanie Sloan, executive director of the ethics watchdog group.

Richardson has defended herself by saying her personal finances became a mess as she was jumping from one elective office

to the next.

"The congresswoman has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she's confident that she will meet all of her financial obligations,"

Richardson spokesman William Marshall said in a statement Wednesday evening.

"This complaint is mean-spirited. It rehashes old news and doesn't serve any purpose other than kicking a person while they're down. The fact is that Congresswoman Richardson just last week met with a House Ethics counsel and was advised that her congressional financial disclosure statement is in full accordance with what is required."

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the Los Angeles-area congressional seat formerly held by the late Juanita Millender-McDonald.

Richardson bought the 3-bedroom, 1 1/2-bath Sacramento home in January 2007 as she was entering the state Legislature, four months before Millender-McDonald died of cancer.

A **Washington Mutual** spokeswoman did not immediately return a message. The company has declined to comment on the matter, saying Richardson had not granted permission for the company to discuss her case.

Under its own rules, the House Ethics Committee can initiate investigations on its own, when a member of Congress files a complaint or when a member of Congress certifies a complaint submitted by an outside group.

The complaint by Citizens for Responsibility and Ethics in Washington is not backed by a member of Congress, so the committee has no obligation to open an investigation. A spokesman for the House Ethics Committee declined comment.

Under House rules, loans are not considered gifts if they are received by lawmakers "on terms generally available to the public." The citizens group says that if **Washington Mutual** gave Richardson favorable treatment, it would violate that rule.

The House ethics manual begins by stating that a lawmaker "shall conduct himself at all times in a manner which shall reflect creditably on the House of Representatives." The citizens group says Richardson did not live up to that standard.

Geri Ann S. Baptista, VP Corporate Communications Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101 206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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Accepted: Updated: Richardson Update 888-595 Subject:

Location:

Start: 6/19/2008 1:00 PM End: 6/19/2008 1:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S. Resources: 888-595 Pq

Updated: Richardson Update 888-595 Subject: Location:

Start: 6/19/2008 1:00 PM End: 6/19/2008 1:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann;

Owen, Jan L. 888-595 Resources:

When: Thursday, June 19, 2008 10:00 AM-10:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana. Where: 888-595

~~*~*~*~*~*

^{***}changing time to accommodate schedules***

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 19, 2008 9:45 AM

To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Subject: Re: Richardson call

I did not call last nite- because the committee went late- we will talk this am.

---- Original Message -----From: Baptista, Geri Ann S.

To: Owen, Jan L.

Sent: Wed Jun 18 17:12:14 2008

Subject: Richardson call

Hi Jan.

I □ ve scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612

Geri Ann

Geri Ann S. Baptista \square VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 \bigcirc bell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Wednesday, June 18, 2008 8:12 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Richardson call

Hi Jan,

I've scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612. Secil | 206.377.2023 fax | geriann.baptista@wamu.net

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Subject: Accepted: Richardson Update Location: 888-595

Start: 6/19/2008 12:00 PM **End:** 6/19/2008 12:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S. Resources: 888-595 pc

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 8:00 PM

To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C.

<sara.gaugl@wamu.net>

Subject: Re: Heads Up on 6/19 Announcement

I am in a committee hearing and would like to be on the call and can be available after 6 today or early tomorrow on Richardson. Thank you. J

---- Original Message -----

From: Baptista, Geri Ann S.

To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.;

Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia; Horn, Karen E.; Rogers, Karen; Burton, Raschelle S.

Sent: Wed Jun 18 16:57:56 2008

Subject: RE: Heads Up on 6/19 Announcement

Hello everyone,

Attached please find the FINAL messaging document for tomorrow \Box s announcements. Please be aware that we are still awaiting confirmation for the numbers in the \Box Jobs Remaining \Box column next to the states. We will send you confirmation on those numbers as soon as we have them.

<<FINAL External Messaging 2008-06-18.doc>> Please let me know if you have any questions, Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Tuesday, June 17, 2008 3:09 PM

To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott, Owen, Jan L.;

Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia

Subject: RE: Heads Up on 6/19 Announcement - correction

Sensitivity: Confidential

CLARIFICATION: the announcement is on Thursday, June 19 □ not tomorrow.

Tomorrow I will send you the final external messaging document.

My apologies for the confusion.

Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 | cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Tuesday, June 17, 2008 2:00 PM

To: Robinson, John: Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug, Aghamirzadeh, Reza; Gaspard, Scott, Owen, Jan L.;

Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia

Subject: Heads Up on 6/18 Announcement

Sensitivity: Confidential

Hello all,

As some of you are aware, tomorrow we will internally announce the elimination of about 1,000 positions from many areas of the company, including most corporate areas, Home Loans and Retail Banking. Thanks to Cathy, Doug, Jan and Reza for your input to the communications plan last week.

MESSAGING

Attached please find a DRAFT copy of the key messaging so that you can become familiar with the general messaging. Tomorrow, please expect to receive a FINAL version of the messaging document.

COMMUNICATIONS

Our communications goal is to show progress toward reducing costs and returning the company to profitability while minimizing harm to our reputation and key stakeholder relationships. Olivia and I have worked with your teams to coordinate and outline specific approaches with your constituencies:

- Our National PR team will be reaching out in the following markets; all others will be on a reactive basis only):
- * Seattle
- * Boca Raton (Palm Beach Post, Boca Raton News)
- Chatsworth/Los Angeles (LA Times, Daily News)
- * The Government & Industry Relations team will reach out proactively to a few elected officials in markets with significant activity and in markets where the PR team is proactive with media, in addition to elected officials who Jan has close relationships with. GIR will respond reactively to other inquiries from their constituents.
- * The Community & External Affairs division will reach out proactively to select community organizations in markets where proactive PR and GR activity is planned and will respond reactively to other inquiries from their constituents.
- * The Regulatory Relations team will proactively call the OTS to give a heads-up and to walk through the areas of the company that have job reductions and the type of work these employees performed. John/Cathy \Box does the draft messaging doc give you the level of detail you require?
- * The Investor Relations team will respond reactively to inquiries from their constituents on this issue.

*	Customer-facing employees in the call centers, Financial Centers and in other areas will be armed with reactive messaging to
help	them answer questions about the decisions from customers.

Please let me know if you have any questions. Thank you, Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 7:08 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Fw: Google Alert - Washington Mutual Bank

FYI

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Wed Jun 18 15:46:25 2008

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

CREW Sends House Ethics Complaint Against Rep. Laura Richardson http://www.commondreams.org/news2008/0618-19.htm Common Dreams (press release) - Portland, ME, USA

On June 2, 2008, Washington Mutual Bank, Rep. Richardson□s lender, filed a notice of rescission of the foreclosure sale. By that time, Mr. York had already ...

See all stories on this topic http://news.google.com/news?hl=en&ncl=http://www.commondreams.org/news2008/0618-19.htm

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Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 6:30 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Fyi- we will talk later. J

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Wed Jun 18 15:26:46 2008

Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Group seeks ethics probe of Calif. congresswoman http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html

San Diego Union Tribune - United States

The man who bought the Sacramento house at auction in May has sued Richardson and Washington Mutual alleging the sale was proper. ...

See all stories on this topic http://news.google.com/news?hl=en&ncl=http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html

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Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Owen, Jan L. <jan.owen@wamu.net> Sent: Wednesday, June 18, 2008 5:54 PM To: Baptista, Geri Ann S. <geriann.baptista@wamu.net> Subject: Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson Please continue- I am at committee hearings and can read them from here. J ---- Original Message -----From: Baptista, Geri Ann S. To: Owen, Jan L. Sent: Wed Jun 18 14:52:58 2008 Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson Hi Jan. I □m sure you □re already seeing these. Feel free to tell me to stop forwarding these to you J Group seeks ethics probe of Calif. congresswoman http://www.sacbee.com/114/v-print/story/1023363.html Sacramento Bee Group seeks ethics probe of Calif. congresswoman http://www.signonsandiego.com/news/state/20080618-1239-ca- congresswomanshouse.html> SignOnSanDiego.com Ethics complaint filed against Rep. Richardson The Hill

by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Baptista, Geri Ann S. Sent: Wednesday, June 18, 2008 12:45 AM To: Owen, Jan L. Cc: Gaugl, Sara C. Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson Sensitivity: Confidential
http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html
Dem, GOP leaders say Richardson□s housing troubles warrant scrutiny
By Jared Allen and Jackie Kucinich
Posted: 06/17/08 07:07 PM [ET]
Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson \sqcup s (D-Calif.) housing troubles warrant congressional scrutiny.
House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson □s case immediately if her behavior is proven to be below House ethics standards.
□Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere, □ said Hoyer spokeswoman Stacey Farnen Bernards. □Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week. □
Boehner□s office echoed that sentiment.
□ If Rep. Richardson □s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, □ said Boehner spokesman Michael Steel.
According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.
Richardson s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson s behalf, moving to block the sale after Richardson began to complain that the auction was improper.
York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

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lmage < http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>
Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers
$\sqcap I \sqcap m$ just amazed they $\sqcap ve$ done this, \sqcap York told the Long Beach Press-Telegram. \sqcap They never would have done this for anybody else. \sqcap
York \Box s lawsuit last week led to the disclosure that Richardson \Box who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes \Box bought the house in Sacramento with a sub-prime mortgage and no money down.
The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.
A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.
But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times \Box including six times in the last 14 months alone \Box on the three properties she owns in Long Beach, San Pedro and Sacramento.
Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt \square \$575,000 \square than the original \$535,000 she borrowed for the home.
Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.
Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.
On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.
\square Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, \square Pelosi said last week. \square And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. \square
$A \ spokesman \ for \ Pelosi, \ Nadeam \ Elshami, \ on \ Tuesday \ said \ that \ Pelosi \ \Box \ s \ comments \ still \ very \ much \ apply \ to \ Richardson \ \Box \ s \ situation.$
House Republicans said that Richardson □s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.
In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.
Hensarling said Tuesday that the inquiry should be expanded to include Richardson.
□I think Congress has to look into its own,□ Hensarling said.
Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as $\square VIP \square$ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.
Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion \sqcap taxpayer bailout. \sqcap

on hard times, then it wouldn \(\text{ten that if Richardson simply fellow hard times, then it wouldn} \) to encessary to address her issues should the hearing take place.				
\Box But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes, \Box she should be included in any congressional inquiry, he said.				
From: Baptista, Geri Ann S. Sent: Mon 06/16/2008 10:01 PM				
To: Owen, Jan L. Cc: Gaugl, Sara C.				
Subject: RE: Richardson Disclosure				
Hey Jan \Box apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?				
Geri Ann				
San Francisco Chronicle				
http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL				
Reports show investments of Calif. House members				
By ERICA WERNER, Associated Press Writer				
Monday, June 16, 2008				
(06-16) 17:04 PDT Washington, CA (AP)				
Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.				
Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which covers				

the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assembly woman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista	☐ VP, WaMu_Corpor	rate Communications	
206.500.2875 direct	206.612. cell	206.377.2023 fax	geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker ☐s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members □ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story on Richardson □s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled \Box Liabilities, \Box Richardson \Box s form says only \Box N/A. \Box There \Box s no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson \square s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income \square possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn \square t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. $\Box I \Box m$ a single woman who had four employment changes in less than four months, \Box Richardson told the AP. $\Box I$ had to figure out just like every other American how I could restructure the obligations that I had with the income I had. \Box

		rate Communications	
206.500.2875 direct	206.612 cell	206.377.2023 fax	geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime

Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission. Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent. "That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now." Richardson previously declined to disclose her loan terms. The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac. Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both. Richardson was an assembly woman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C. Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form. Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature. Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them. Richardson's staffers were unavailable for comment on Friday. From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci 9579869?nclick check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for ear repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0">http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) \Box An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thchill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html http://thchill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson \square s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

 \Box Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, \Box Pelosi said at her weekly news conference. \Box And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. \Box

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice \Box in September 2007 and again in January \Box and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson is 2007 financial disclosure statement in which she filled in February in the falled to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.
By the end of 2007 \square which marks the end of the 2007 financial disclosure reporting period \square Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.
Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.
Under the section of the report for liabilities, Richardson simply lists, \Box N/A. \Box
A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the \Box bank screwed up. \Box
On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson s Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson s lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the Times reported.
"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. \Box
Geri Ann S. Baptista 🗆 VP, WaMu Corporate Communications
206.500.2875 direct 206.612 Cell 206.377.2023 fax geriann.baptista@wamu.net
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From: Gaugl, Sara C. Sent: Thursday, June 12, 2008 2:15 PM To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann Subject: RE: Pelosi comments on Laura Richardson defaults Sensitivity: Confidential
Thanks for forwarding, Geri Ann.
Team, FYI below.
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct 1 206.228 cell
sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM To: Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci 9564107 http://www.dailybreeze.com/ci 9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assembly woman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101 206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Wednesday, June 18, 2008 5:53 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan.

I'm sure you're already seeing these. Feel free to tell me to stop forwarding these to you ©

Group seeks ethics probe of Calif. congresswoman

Sacramento Bee

Group seeks ethics probe of Calif. congresswoman

SignOnSanDiego.com

Ethics complaint filed against Rep. Richardson

The Hill

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Wednesday, June 18, 2008 12:45 AM

To: Owen, Jan L. Cc: Gaugl, Sara C.

Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Sensitivity: Confidential

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html



Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

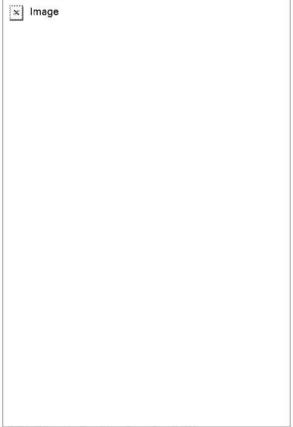
Boehner's office echoed that sentiment.

"If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate," said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.



Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers "I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm

to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — \$575,000 — than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said last week. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter.

said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

Close Window

From: Baptista, Geri Ann S. Sent: Mon 06/16/2008 10:01 PM

To: Owen, Jan L. Cc: Gaugl, Sara C.

Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the

37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

- _ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.
- _ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.
- Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.
- _ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.
- _ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack

Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff. Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others. Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins. Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759. Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek. Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee. was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules. A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit. Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips. The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway. Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging. http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM

To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure

Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 | cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's Ioan was subprime - Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS - 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM **To:** Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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Sent: Wednesday, June 18, 2008 10:43 AM To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net> Subject: Fw: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson ---- Original Message -----From: Baptista, Geri Ann S. To: Owen, Jan L. Cc: Gaugl, Sara C. Sent: Wed Jun 18 00:45:28 2008 Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html Print https://webmail.wamu.net/u255251/Drafts/RE:%20Richardson%20Disclosure.EML/1 text.htm#> Dem, GOP leaders say Richardson □s housing troubles warrant scrutiny By Jared Allen and Jackie Kucinich Posted: 06/17/08 07:07 PM [ET] Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson □s (D-Calif.) housing troubles warrant congressional scrutiny. House Majority Leader Steny Hover (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson □s case immediately if her behavior is proven to be below House ethics standards. ☐Mr. Hover has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere,

said Hoyer spokeswoman Stacey Farnen Bernards.

Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week. Boehner □s office echoed that sentiment. ☐ If Rep. Richardson☐s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, ☐ said Boehner spokesman Michael Steel. According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred. Richardson Is troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of

From:

Congress.

Owen, Jan L. <jan.owen@wamu.net>

Image < http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg> Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers $\Box I \Box m$ just amazed they \Box ve done this, \Box York told the Long Beach Press-Telegram. \Box They never would have done this for anybody else. \Box
York \Box s lawsuit last week led to the disclosure that Richardson \Box who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes \Box bought the house in Sacramento with a sub-prime mortgage and no money down.
The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.
A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.
But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times \Box including six times in the last 14 months alone \Box on the three properties she owns in Long Beach, San Pedro and Sacramento.
Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt \Box \$575,000 \Box than the original \$535,000 she borrowed for the home.
Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.
Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.
On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.
\Box Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, \Box Pelosi said last week. \Box And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. \Box
A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi □s comments still very much apply to Richardson □s situation.
House Republicans said that Richardson \square s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.
In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensaming said Tuesday that the inquiry should be expanded to include Kichardson.
□I think Congress has to look into its own,□ Hensarling said.
Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as $\sqcup VIP \sqcup$ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.
Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.
Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion □taxpayer bailout.□
Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn \Box t be necessary to address her issues should the hearing take place.
\Box But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes, \Box she should be included in any congressional inquiry, he said.
From: Baptista, Geri Ann S. Sent: Mon 06/16/2008 10:01 PM To: Owen, Jan L. Cc: Gaugl, Sara C. Subject: RE: Richardson Disclosure
Hey Jan \Box apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann
San Francisco Chronicle
http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL
Reports show investments of Calif. House members
By ERICA WERNER, Associated Press Writer

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assembly woman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 □ cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure Sensitivity: Confidential

> JPMC - 003608 CONFIDENTIAL

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker ☐s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members □ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story on Richardson □s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled \Box Liabilities, \Box Richardson \Box s form says only \Box N/ Λ . \Box There \Box s no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson \Box s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income \Box possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn \Box t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. $\Box I \Box m$ a single woman who had four employment changes in less than four months, \Box Richardson told the AP. $\Box I$ had to figure out just like every other American how I could restructure the obligations that I had with the income I had. \Box

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 Cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime \square Press Telegram (Long Beach)
By Gene Maddaus, Staff Writer
Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.
Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.
James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.
Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.
"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."
Richardson previously declined to disclose her loan terms.
The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.
Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.
Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.
Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further

comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0">http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

http://ap.google.com/article/ALeqM5gjl2vKwhu mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) \square An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html http://thehill.com/leading-the-news/richardson-mum-in-the-news/richardson-mum-in-the-news/richardson-mum-in-the-news/richard

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson is official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

assets, as is required by law, □ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □
After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.
In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.
According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.
The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.
After defaulting twice \Box in September 2007 and again in January \Box and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.
But it is Richardson \square s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.
According to Richardson \square s 2007 financial disclosure statement \square which she filed in February \square she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.
By the end of 2007 \square which marks the end of the 2007 financial disclosure reporting period \square Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.
Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.
Under the section of the report for liabilities, Richardson simply lists, \Box N/A. \Box
A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the \sqcup bank screwed up. \sqcup
On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson \square s Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson \square s lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the Times reported.
"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. \Box
Geri Ann S. Baptista VP, WaMu Corporate Communications
206.500.2875 direct 206.612 cell 206.377.2023 fax geriann.baptista@wamu.net
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From: Gaugl, Sara C. Sent: Thursday, June 12, 2008 2:15 PM To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults

JPMC - 003614 CONFIDENTIAL Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.228.

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S

Sent: Thursday, June 12, 2008 1:20 PM To: Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci 9564107 http://www.dailybreeze.com/ci 9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis, Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assembly woman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net> Wednesday, June 18, 2008 10:43 AM Sent: To: Baptista, Geri Ann S. <geriann.baptista@wamu.net> Cc: Gaugl, Sara C. <sara.gaugl@wamu.net> Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson Subject: Yea, actually this just gets more weird, doesn't it? I am going to try and schedule the internal team meeting this week-there seem to be alot of moving parts and i want to ensure we are all consistent in our thoughts and actions. Talk to you soon. J ---- Original Message -----From: Baptista, Geri Ann S. To: Owen, Jan L. Cc: Gaugl, Sara C. Sent: Wed Jun 18 00:45:28 2008 Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html Print https://webmail.wamu.net/u255251/Drafts/RE:%20Richardson%20Disclosure.EML/1 text.htm#> Dem, GOP leaders say Richardson □s housing troubles warrant scrutiny By Jared Allen and Jackie Kucinich Posted: 06/17/08 07:07 PM [ET] Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson □s (D-Calif.) housing troubles warrant congressional scrutiny. House Majority Leader Steny Hover (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson as case immediately if her behavior is proven to be below House ethics standards.

 \Box Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere, \Box said Hoyer spokeswoman Stacey Farnen Bernards. \Box Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week. \Box

Boehner □s office echoed that sentiment.

□ If Rep. Richardson □ s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, □ said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson \square s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson \square s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

Image http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg Rep. Laura Richardson (D-Calif.), Photo by Benjamin J. Myers □ I □ m just amazed they □ ve done this, □ York told the Long Beach Press-Telegram. □ They never would have done this for anybody else. 🗆 York □s lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes \square bought the house in Sacramento with a sub-prime mortgage and no money down. The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent. A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records. But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times \square including six times in the last 14 months alone \square on the three properties she owns in Long Beach, San Pedro and Sacramento. Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt \square \$575,000 \square than the original \$535,000 she borrowed for the home. Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it. Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments. On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures. □ Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, \(\precedef \) Pelosi said last week. \(\precedef \) And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □ A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi ☐s comments still very much apply to Richardson ☐s situation. House Republicans said that Richardson □s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders. In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the

allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of

Congress.

Countrywide Financial.
Hensarling said Tuesday that the inquiry should be expanded to include Richardson.
□I think Congress has to look into its own, □ Hensarling said.
Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as $\Box VIP \Box$ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.
Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.
Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion \Box taxpayer bailout. \Box
Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn \Box t be necessary to address her issues should the hearing take place.
\Box But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes, \Box she should be included in any congressional inquiry, he said.
From: Baptista, Geri Ann S. Sent: Mon 06/16/2008 10:01 PM To: Owen, Jan L. Cc: Gaugl, Sara C. Subject: RE: Richardson Disclosure
Hey Jan \square apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann
San Francisco Chronicle http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL
Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he

had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 ☐ Cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure Sensitivity: Confidential June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker ☐s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members □ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story on Richardson □s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled \Box Liabilities, \Box Richardson \Box s form says only \Box N/A. \Box There \Box s no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson \square s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income \square possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn \square t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. $\Box I \Box m$ a single woman who had four employment changes in less than four months, \Box Richardson told the AP. $\Box I$ had to figure out just like every other American how I could restructure the obligations that I had with the income I had. \Box

Geri Ann S. Baptista □ VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 | cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime \square Press Telegram (Long Beach)
By Gene Maddaus, Staff Writer
Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.
Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.
James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.
Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.
"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."
Richardson previously declined to disclose her loan terms.
The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.
Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.
Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.
Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci 9579869?nclick check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They reseinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0">http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

http://ap.google.com/article/ALeqM5gjl2vKwhu mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) \Box An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson \square s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

assets, as is required by law, □ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □
After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.
In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.
According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.
The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.
After defaulting twice \Box in September 2007 and again in January \Box and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.
But it is Richardson \square s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.
According to Richardson \square s 2007 financial disclosure statement \square which she filed in February \square she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.
By the end of 2007 \square which marks the end of the 2007 financial disclosure reporting period \square Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.
Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.
Under the section of the report for liabilities, Richardson simply lists, \Box N/A. \Box
A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the \sqcup bank screwed up. \sqcup
On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson \square s Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson \square s lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the Times reported.
"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. \Box
Geri Ann S. Baptista 🗆 VP, WaMu Corporate Communications
206.500.2875 direct 206.612 Cell 206.377.2023 fax geriann.baptista@wamu.net
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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann Subject: RE: Pelosi comments on Laura Richardson defaults

JPMC - 003627 CONFIDENTIAL Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.2281 cell

sara.gaugl@wamu.net

Sensitivity: Confidential

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From: Baptista, Geri Ann S

Sent: Thursday, June 12, 2008 1:20 PM To: Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci 9564107 http://www.dailybreeze.com/ci 9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assembly woman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Wednesday, June 18, 2008 3:45 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html



Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

Boehner's office echoed that sentiment.

"If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate," said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

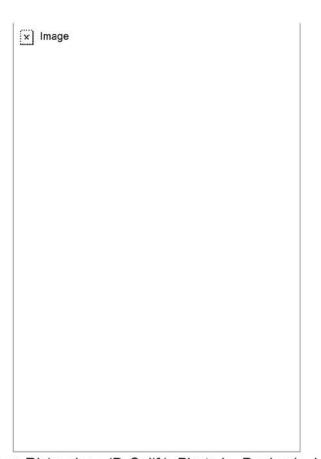
Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

"I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.



A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — \$575,000 — than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers law requires the disclosure of home mortgage debt if the homeowner

rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said last week. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

Close Window

From: Baptista, Geri Ann S. **Sent:** Mon 06/16/2008 10:01 PM

To: Owen, Jan L. Cc: Gaugl, Sara C.

Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly? Geri Ann

San Francisco Chronicle http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension

for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published
a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her
spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with

She will be required to report any future royalties, however. Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia. Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000. As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year. Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff. Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others. Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins. Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759. Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek. Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical

author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to

charity, per House rules.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced,

took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 Scell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM

To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure **Sensitivity:** Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/ House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 ☑ Cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's Ioan was subprime - Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci 9579869?nclick check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gil2vKwhu mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS - 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original

\$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM **To:** Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci 9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Google Alerts < googlealerts-noreply@google.com>

Sent: Tuesday, June 17, 2008 3:52 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Gleanings from Foreclosure News

By Julia Thorn

This has caused him to sue Richardson and her bank, **Washington Mutual**. Already he has invested in extensive repairs on the unit. York alleges that Richardson used her political clout to cancel the legitimate purchase he had made of this ...

House Repos Blog - http://www.houserepos.net/blog

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 17, 2008 10:40 AM

To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Re: Richardson Disclosure

i will call you this am after 9. Thanks, J

---- Original Message -----From: Baptista, Geri Ann S.

To: Owen, Jan L. Cc: Gaugl, Sara C.

Sent: Mon Jun 16 22:01:07 2008 Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assembly woman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista			
206.500.2875 direct	206.612 cell	206.377.2023 fax	geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM To: Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker □s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members □ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story on Richardson □s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled \Box Liabilities, \Box Richardson \Box s form says only \Box N/A. \Box There \Box s no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson \square s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income \square possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn \square t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. $\Box I \Box m$ a single woman who had four employment changes in less than four months, \Box Richardson told the AP. $\Box I$ had to figure out just like every other American how I could restructure the obligations that I had with the income I had. \Box

Geri Ann S. Baptista □ VP, WaMu Corpo	rate Communications	
Geri Ann S. Baptista □ VP, WaMu Corpo 206.500.2875 direct 206.612	206.377.2023 fax	geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime

Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission. Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent. "That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now." Richardson previously declined to disclose her loan terms. The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac. Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both. Richardson was an assembly woman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C. Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form. Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature. Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them. Richardson's staffers were unavailable for comment on Friday. From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci 9579869?nclick check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for ear repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0">http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) \Box An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

 $\label{lem:http://thchill.com/leading-thc-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html < http://thchill.com/leading-thc-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html > http://thchill.com/leading-thc-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html > http://thchill.com/leading-thc-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html > http://thchill.com/leading-thc-news/richardson-mum-in-thc-face-of-mounting-pressure-2008-06-13.html > http://thchill.com/leading-thc-news/richardson-mum-in-thc-news/richardson-mum-in-thc-news/richa$

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson \square s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

 \Box Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, \Box Pelosi said at her weekly news conference. \Box And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. \Box

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice \Box in September 2007 and again in January \Box and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson \square s 2007 financial disclosure statement \square which she filed in February \square she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.
By the end of 2007 \square which marks the end of the 2007 financial disclosure reporting period \square Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.
Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.
Under the section of the report for liabilities, Richardson simply lists, \Box N/A. \Box
A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the \Box bank screwed up. \Box
On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson s Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson s lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the Times reported.
"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. \Box
Geri Ann S. Baptista VP, WaMu Corporate Communications
206.500.2875 direct 206.612
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From: Gaugl, Sara C. Sent: Thursday, June 12, 2008 2:15 PM To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann Subject: RE: Pelosi comments on Laura Richardson defaults Sensitivity: Confidential
Thanks for forwarding, Geri Ann.
Team, FYI below.
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct 1 206.228 cell
sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM To: Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci 9564107 http://www.dailybreeze.com/ci 9564107 http://www.dailybreeze.com/ci

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assembly woman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101 206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Capitol Alert <capitolalert@sacbee.com>

Sent: Tuesday, June 17, 2008 9:01 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: AM Alert: Partisan hoops

To view this email as a web page, go here.

The Sacramento Bee
CapitolAlert



Advertisement

AM Alert: Partisan hoops

Forget the Lakers and the Celtics.

Tonight it's Democrats versus Republicans in a hardcourt showdown at Arco Arena.

Lawmakers square off in a charity hoops game with a 7 p.m. tip-off.

"I'm looking forward to kicking a little Republican butt," said Assemblyman Lloyd Levine.

Those are fighting words for Democratic team that got walloped in the inaugural hoopfest in 2007, when **Team GOP cruised to a 55-30 victory**.

GOP co-captain **Guy Houston** isn't as confident this year, as his team battles the injury bug with the Twin Towers, Sens. **Jeff Denham** and **Dennis Hollingsworth**, expected to sit out.

"We put in a call to the governor's office for help," said Houston.

And you know it's bad when legislative Republicans are asking Schwarzenegger for anything.

Assemblyman **Hector De La Torre**, who helped create the event after watching Republicans beat Democrats in charity softball year after year, said his team has "gotten younger and more athletic."

To win, the Democrats will have to stop to the force that was Assemblyman Cameron Smyth in '07.

Last year, then-Assemblywoman **Laura Richardson** (she of foreclosure fame) knocked Smyth out of the game with a stiff push to the back. She was called for a flagrant foul, recalls De La Torre.

"I am sure Cameron winces at that every time he goes up for a layup," De La Torre said.

The Capitol Alert keys to the game: Republicans have to get the ball in Smyth's hands.

Democrats must contain the GOP's "Big Three": Smyth, Houston and George Plescia.

Perhaps most important, Democrats must adjust to competing when they don't outnumber their GOPers as badly as they do in the Legislature's stacked committees.

Tickets are \$10 and all proceeds go to Donate Life California and the American Diabetes Association.

In other happenings, **Mitt Romney**, the former Massachusetts governor, comes to California to help raise money for state Senate candidate **Tony Strickland**.

Why would the former presidential hopeful do that? Perhaps because **Strickland was co-chairman** of Romney's California campaign.

The **budget conference committee** continues to meet as do numerous panels in both houses.

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Check out today's news, editorials and blog posts from the world of California politics.

Check out Weintraub, Wiegand, and Walters.

Today's calendar.

Shane Goldmacher Capitol Alert Coordinator

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Tuesday, June 17, 2008 1:01 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly? Geri Ann

San Francisco Chronicle http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

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The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

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Other nuggets from the reports:

- _ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.
- _ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.
- Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.
- _ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.
- _ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.
- Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.
- _ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 16, 2008 1:56 PM **To:** Strom, Erik E.; Owen, Jan L.

Cc: Gaugl, Sara C.

Subject: Richardson Disclosure **Sensitivity:** Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's Ioan was subprime - Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because

Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALegM5qil2vKwhu mqDQ86mfxohh6oU2qQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well." After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228 cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM **To:** Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net> Sent: Monday, June 16, 2008 8:27 PM

To: timothy.mcgarry@earthlink.net

RE: Daily Breeze: WaMu giving Richardson a break? Subject:

Thanks, I am back from a short vacation to a dude ranch in WY- what a treat. I will call tomorrow. J

Jan Lynn Owen First Vice President State and Local Government and Industry Relations Manager 801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

From: timothy.mcgarry

Sent: Tuesday, June 10, 2008 10:25 AM

To: Owen, Jan L.

Subject: Daily Breeze: WaMu giving Richardson a break?

This article link was mailed to you by: timothy.mcgarry@earthlink.net

The sender included the following message:

Just in case you haven't seen already...

WaMu giving Richardson a break? - By Gene Maddaus Staff Writer

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. View Full Story

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Monday, June 16, 2008 8:26 PM

To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>

Subject: FW: State Net Capitol Journal (PDF format)

Attach: sncj 061608.pdf

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: State Net [mailto:sncj@statenet.com]

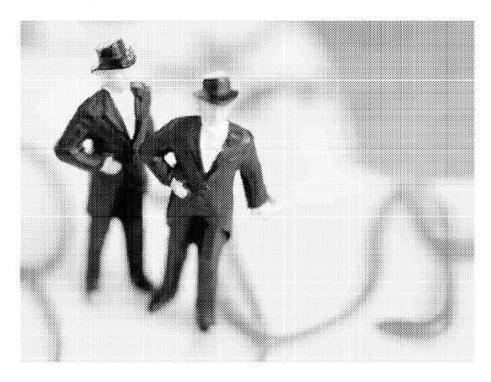
Sent: Friday, June 13, 2008 1:06 PM

To: Owen, Jan L.

Subject: State Net Capitol Journal (PDF format)

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: http://www.statenet.com. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: http://statenet.com/unsubscribe

Gay Marriage



June 16, 2008

Budget & taxes Will return on June 30th

Politics & leadership GOP facing more Congressional losses

Governors	C
Patrick to pitch new	
kind of school	

Bird's eye view Hot issues	2
	10

Once around the	
statehouse lightly	12

The next issue of Capitol Journal will be available on June 30th.

Top Story

More than 100,000 samesex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

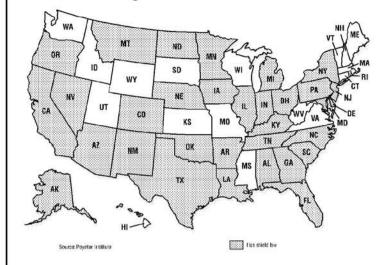
SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

hen CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

All of which, the UCLA study says, could generate as much as \$684 million for the CALIFORNIA economy over the next three years, creating 2,200

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources.



Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

jobs along the way. More than \$70 million of that amount would go directly to state and local government coffers, with \$64 million in additional tax revenue for the state and another \$9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

"The potential is incredible," says Richard
Markal, director of the Sacramento-based
Association for Wedding Professionals International,
a wedding industry trade group. "It will be a boon
to California's economy, no question. The impact's
going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and codirector of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden

than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily." home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and

UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH.

PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

Compiled By JAMES ROSS (session information current as of 06/05/2008)
 Source: State Net database

State Net Capitol Journal • • • •

UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups

— Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

Compiled by RICH EHISEN

Politics & leadership

OP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.



The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Upcoming elections 06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election

US House (Albert Russell Wynn (4th district))

06/24/2008

North Carolina Second Primary

House District 67 Senate District 05

Utah Primary Election

House (All) Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29 US House (All) Constitutional Officers: Governor,

Lieutenant Governor, Treasurer, Attorney General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the Las Vegas Review-Journal recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In

keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

State Net Capitol Journal

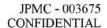
against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • ALASKA legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent SOUTH CAROLINA legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A NEW YORK Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

Compiled by KOREY CLARK

Governors

ATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that



would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers
Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1.123

Number of prefiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS (measures current as of 06/012/2008)
 Source: State Net database

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

State Net Capitol Journal

believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately \$6,300 or a participating private school's mandatory tuition - whichever is less - directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

Union general was pressed to seek the White House, "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

Strickland has been mentioned

prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

Compiled by RICH EHISEN





Hot issues

USINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an OREGON woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • MISSISSIPPI Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). Copper theft is also the issue in MICHIGAN, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The DELAWARE Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The LOUISIANA House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The RHODE ISLAND Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • FLORIDA Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An OHIO court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).

• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA



House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in ARKANSAS approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html

DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulling similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for lowincome residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to \$50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

State Net Capitol Journal • • • •

[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The ARIZONA House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA**, Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The OHIO House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A LOUISIANA Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow



Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

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time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the Los Angeles Times reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the Atlanta Journal Constitution, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases wordfor-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the Rutland Herald reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

By RICH EHISEN



Editor: Rich Ehisen — capj@statenet.com

Associate Editor: Korey Clark — capj@statenet.com

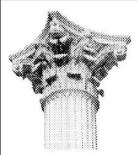
Editorial Advisor: Lou Cannon

Correspondents: Richard Cox (CA), Steve Karas (CA),

Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhall (IL),

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 5:06 PM

To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>

Subject: FW: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/ House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.1 , 206.377 , 20f.377 , geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Monday, June 16, 2008 4:56 PM

To: Strom, Erik E. <erik.strom@wamu.net>; Owen, Jan L. <ian.owen@wamu.net>

Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500. 206.612. 206.612. 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime - Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S. Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick,

Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gil2vKwhu mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS - 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S. Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

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Eromi Caual Sara C

From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500 206.228

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Thursday, June 12, 2008 1:20 PM **To:** Gaugl, Sara C.; Strom, Erik E.

Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well,"

she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500 t, 206.377.2023 fax geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Monday, June 16, 2008 4:19 PM

To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>

Subject: FW: State Net Capitol Journal (PDF format)

Attach: sncj 061608.pdf

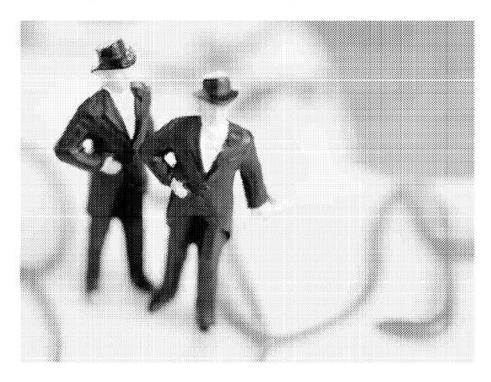
Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-1 916-325-4717 fax
jan.owen@wamu.net

To: Owen, Jan L.

Subject: State Net Capitol Journal (PDF format)

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Gay Marriage



June 16, 2008

Budget & taxes Will return on June 30th **Politics & leadership** GOP facing more Congressional losses Governors Patrick to pitch new kind of school Bird's eye view 2 Hot issues 10 Once around the 12 statehouse lightly The next issue of Capitol Journal will be available on June 30th.

Top Story

More than 100,000 samesex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

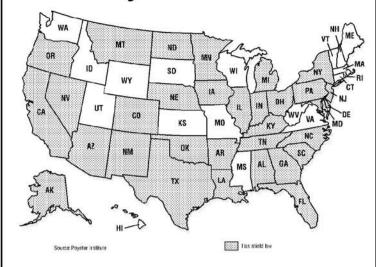
hen CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

All of which, the UCLA study says, could generate as much as \$684 million for the CALIFORNIA economy over the next three years, creating 2,200

it simple, others are expected to

celebrate their big event in style.

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources.



Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

jobs along the way. More than \$70 million of that amount would go directly to state and local government coffers, with \$64 million in additional tax revenue for the state and another \$9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

"The potential is incredible," says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. "It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and codirector of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden

than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily." home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and

UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH.

PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT. ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

Compiled By JAMES ROSS (session information current as of 06/05/2008)
 Source: State Net database

State Net Capitol Journal • • • •

UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups

— Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



State Net Capitol Journal

to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

Compiled by RICH EHISEN

Politics & leadership

OP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.



The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Upcoming elections 06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election

US House (Albert Russell Wynn (4th district))

06/24/2008

North Carolina Second Primary

House District 67 Senate District 05

Utah Primary Election

House (All) Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29 US House (All) Constitutional Officers: Governor,

Lieutenant Governor, Treasurer, Attorney General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the Las Vegas Review-Journal recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In

keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

State Net Capitol Journal

against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • ALASKA legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent SOUTH CAROLINA legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A NEW YORK Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

Compiled by KOREY CLARK

Governors

ATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that



would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers
Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1.123

Number of prefiles to date: 20,344

Number of Intros to date: 83.692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS (measures current as of 06/012/2008)
 Source: State Net database

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers



kindergarten through third-grade students who come from households that earn a maximum of 250 percent

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

Union general was pressed to seek the White House, "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

Strickland has been mentioned

prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

Compiled by RICH EHISEN



Hot issues

USINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an OREGON woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • MISSISSIPPI Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). Copper theft is also the issue in MICHIGAN, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The DELAWARE Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The LOUISIANA House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The RHODE ISLAND Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • FLORIDA Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An OHIO court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).

• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA



EDUCATION: Education officials in ARKANSAS approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html

DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulling similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for lowincome residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to \$50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

State Net Capitol Journal

[BATON ROUGE]). • Also in LOUISIANA, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The LOUISIANA Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The PENNSYLVANIA Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The ARIZONA House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

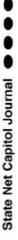
SOCIAL POLICY: In **SOUTH CAROLINA**, Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The OHIO House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A LOUISIANA Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow



Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

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time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the Los Angeles Times reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the Atlanta Journal Constitution, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases wordfor-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the Rutland Herald reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

By RICH EHISEN



Editor: Rich Ehisen — capj@statenet.com

Associate Editor: Korey Clark — capj@statenet.com

Editorial Advisor: Lou Cannon

Correspondents: Richard Cox (CA), Steve Karas (CA),

Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhall (IL),

Lauren King (MA) and Ben Livingood (PA)

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From: Hutchinson, Libby G. https://www.net>

Sent: Monday, June 16, 2008 1:45 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Congresswoman Laura Richardson - Recall

Sounds good.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-

----Original Message-----From: Owen, Jan L.

Sent: Monday, June 16, 2008 10:37 AM

To: Hutchinson, Libby G.

Subject: RE: Congresswoman Laura Richardson - Recall

You could push me over with a feather and I am so sad. I am good around 4:00 today? I will call you then?

----Original Message----From: Hutchinson, Libby G.

Sent: Monday, June 16, 2008 10:30 AM

To: Owen, Jan L.

Subject: RE: Congresswoman Laura Richardson - Recall

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Other than work, I'm blissfully happy with the most wonderful man I've ever met. I think he's "the one" and the future looks very, very joyful. :-)

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To: Hutchinson, Libby G.

Subject: RE: Congresswoman Laura Richardson - Recall

Can you add me to this list? Thanks, How are you? J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553916-325-4717 fax
jan.owen@wamu.net

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To: Owen, Jan L.

Subject: FW: Congresswoman Laura Richardson - Recall

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L.

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Sent: Monday, June 16, 2008 8:19 AM To: Gaugl, Sara C.; Baptista, Geri Ann S.

Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E. Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

From: jogeo2 [mailto:jogeo2] Sent: Friday, June 13, 2008 8:14 PM

To: GM Newsroom

Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700 > From: <jogeo2

> To: Ann hellgren Bill Nuttle
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Gabrielle Weeks
Jeff Price
> Subject: Congresswoman Laura Richardson - Recall
> Cc: American Voices = = = =
> Cc. American voices () = >
> Friends,
>
> I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity!
> For the Speaker of the House to state that "alot of people were caught up in the mortgage crisis" is a disgrace! That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor her debts!
> I know there are many out there that maybe share my thoughts. Members of Congress should not be treated differently then main stream Americans who are losing their homes in this mortgage crisis!
>
> Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment Washington Mutual is affording Ms. Richardson gives the impression that they have Ms. Richardson in their pocket to vote in legislation that benefits their line of business!
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Downtown Gazette

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 > Subject: Congresswoman Laura Richardson - Recall
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To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Congresswoman Laura Richardson - Recall

I'm not sure there's an actual list but I'll be sure to ask Debbie to copy you on this topic in the future. I'm okay. I expect to be laid off tomorrow so Tuesday should be interesting. I've been looking around and have found two opportunities. I should probably limit my email comments for obvious reasons but I would be delighted to chat some time via phone today. Just let me know when you have a moment to breathe.

Other than work, I'm blissfully happy with the most wonderful man I've ever met. I think he's "the one" and the future looks very, very joyful. :-)

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500

----Original Message-----

From: Owen, Jan L.

Sent: Monday, June 16, 2008 10:08 AM

To: Hutchinson, Libby G.

Subject: RE: Congresswoman Laura Richardson - Recall

Can you add me to this list? Thanks, How are you? J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553 1 1 916-325-4717 fax
jan.owen@wamu.net

----Original Message-----From: Hutchinson, Libby G.

Sent: Monday, June 16, 2008 9:51 AM

To: Owen, Jan L.

Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-1

From: GM Newsroom Sent: Monday, June 16, 2008 8:19 AM To: Gaugl, Sara C.; Baptista, Geri Ann S. Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E. Subject: FW: Congresswoman Laura Richardson - Recall Fyi... ----Original Message----From: joged _ = = = = = Sent: Friday, June 13, 2008 8:14 PM To: GM Newsroom Subject: Fwd: Congresswoman Laura Richardson - Recall > Date: Fri, 13 Jun 2008 19:58:42 -0700 > From: <jogco > To: Ann hellgren Bill Nuttle "croweke Daniel Spreamont", DAN PRESSBURG denise penn at G and L Mag Downtown Gazette L "DrBill: pdamerica.org" 4 E Selassie ₹_======= "feedback: progressivetalk.com" FLorah [] =] =] Gabrielle Weeks G Maddaus > Subject: Congresswoman Laura Richardson - Recall > Cc: AmericanVoices > Friends. > I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity! > For the Speaker of the House to state that "alot of people were caught up in the mortgage crisis" is a disgrace! That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor her debts! > I know there are many out there that maybe share my thoughts. Members of Congress should not be treated differently then main stream Americans who are losing their homes in this mortgage crisis! > Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment Washington Mutual is affording Ms. Richardson gives the impression that they have

Ms. Richardson in their pocket to vote in legislation that benefits their line of business!

----Original Message----

> Together we can ensure that members of Congress are held to the same standards as ordinary Americans. >
 Your thoughts on this would be appreciated.
 Sincerely,
 John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM
To: Strom, Erik E. <erik.strom@wamu.net>

Subject: RE: Congresswoman Laura Richardson - Recall

Yea, I got it.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553916-325-4717 fax
jan.owen@wamu.net

----Original Message-----From: Strom, Erik E.

Sent: Monday, June 16, 2008 10:07 AM

To: Owen, Jan L.

Subject: Fw: Congresswoman Laura Richardson - Recall

Hmmm...thoughts...

Erik Strom

---- Original Message ----

From: GM Newsroom

To: Gaugl, Sara C.; Baptista, Geri Ann S.

Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.

Sent: Mon Jun 16 08:19:13 2008

Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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"feedback: progressivetalk.com"
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G Maddaus L.
Jeff Price
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> Cc: American Voices
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> John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: FW: Congresswoman Laura Richardson - Recall

I am hoping you have seen this. J

-----Original Message-----From: Hutchinson, Libby G.

Sent: Monday, June 16, 2008 9:51 AM

To: Owen, Jan L.

Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500

----Original Message-----From: GM Newsroom

Sent: Monday, June 16, 2008 8:19 AM To: Gaugl, Sara C.; Baptista, Geri Ann S.

Ce: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E. Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

From: joged _____[mailto:jogeq]
Sent: Friday, June 13, 2008 8:14 PM

To: GM Newsroom

Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <joged< td=""></joged<>
> To: Ann hellgren Bill Nuttle Bill Nuttle
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Downtown Gazette \(\begin{align*} & \lefta & \l
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> Sincerely
> Sincerely, >
> Sincerely, > John Soto

Sent: Monday, June 16, 2008 12:51 PM To: Owen, Jan L. <jan.owen@wamu.net> Subject: FW: Congresswoman Laura Richardson - Recall You should have been copied on this one, too. L. Libby Hutchinson, APR Senior Vice President and Manager **Public Relations** WaMu 206-500-2770 ----Original Message----From: GM Newsroom Sent: Monday, June 16, 2008 8:19 AM To: Gaugl, Sara C.; Baptista, Geri Ann S. Cc. Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E. Subject: FW: Congresswoman Laura Richardson - Recall Fyi... ----Original Mcssage----From: jogeo2 ____ [mailto:jogeo Sent: Friday, June 13, 2008 8:14 PM To: GM Newsroom Subject: Fwd: Congresswoman Laura Richardson - Recall > Date: Fri, 13 Jun 2008 19:58:42 -0700 > From: < jogeo > To: Ann hellgren DAN PRESSBURG Daniel

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Hutchinson, Libby G. libby B. libby

From:

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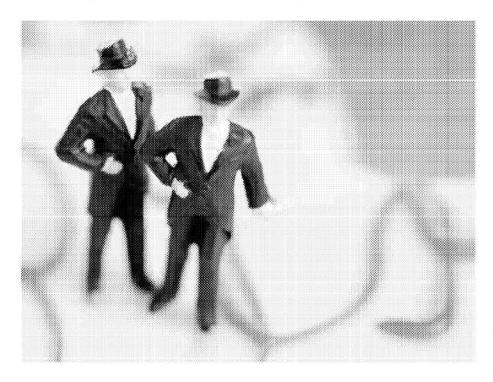
From: State Net | ______ Sent: State Net | ______ Sent: Friday, June 13, 2008 4:06 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: State Net Capitol Journal (PDF format)

Attach: sncj_061608.pdf

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: http://www.statenet.com. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: http://statenet.com/unsubscribe

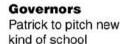
Gay Marriage



June 16, 2008

Budget & taxes Will return on June 30th

Politics & leadership GOP facing more Congressional losses





12

Hot issues 10

Once around the statehouse lightly

The next issue of Capitol Journal will be available on June 30th.

Top Story

More than 100,000 samesex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

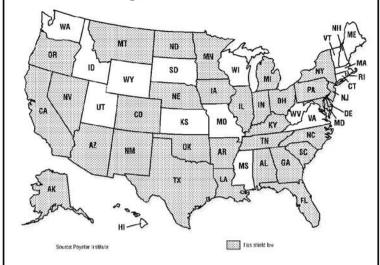
hen CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

All of which, the UCLA study says, could generate as much as \$684 million for the CALIFORNIA economy over the next three years, creating 2,200

it simple, others are expected to

celebrate their big event in style.

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources.



Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

jobs along the way. More than \$70 million of that amount would go directly to state and local government coffers, with \$64 million in additional tax revenue for the state and another \$9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

"The potential is incredible," says Richard
Markal, director of the Sacramento-based
Association for Wedding Professionals International,
a wedding industry trade group. "It will be a boon
to California's economy, no question. The impact's
going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and codirector of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden

than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily." home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and

UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH.

PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

Compiled By JAMES ROSS (session information current as of 06/05/2008)
 Source: State Net database

State Net Capitol Journal • • • •

UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups

— Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

Compiled by RICH EHISEN

Politics & leadership

OP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.



The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election

US House (Albert Russell Wynn (4th district))

06/24/2008

North Carolina Second Primary

House District 67 Senate District 05

Utah Primary Election

House (All) Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29 US House (All) Constitutional Officers: Governor,

Lieutenant Governor, Treasurer, Attorney

General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the Las Vegas Review-Journal recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In

keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings



against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • ALASKA legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent SOUTH CAROLINA legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A NEW YORK Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

Compiled by KOREY CLARK

Governors

ATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that



would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers
Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1.123

Number of prefiles to date: 20,344

Number of Intros to date: 83.692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS (measures current as of 06/012/2008)
 Source: State Net database

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

State Net Capitol Journal

believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately \$6,300 or a participating private school's mandatory tuition - whichever is less - directly to a private school for kindergarten through third-grade students who come

from households that earn a maximum of 250 percent

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

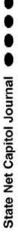
Union general was pressed to seek the White House, "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

Strickland has been mentioned

prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

Compiled by RICH EHISEN



Hot issues

USINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an OREGON woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • MISSISSIPPI Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). Copper theft is also the issue in MICHIGAN, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The DELAWARE Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The LOUISIANA House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The RHODE ISLAND Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • FLORIDA Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An OHIO court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).

• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA



House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in ARKANSAS approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html

DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulling similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for lowincome residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to \$50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

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[BATON ROUGE]). • Also in LOUISIANA, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The LOUISIANA Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The PENNSYLVANIA Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The ARIZONA House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA,** Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow



Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html

time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the Los Angeles Times reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the Atlanta Journal Constitution, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases wordfor-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the Rutland Herald reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

By RICH EHISEN



Editor: Rich Ehisen — capj@statenet.com

Associate Editor: Korey Clark — capj@statenet.com

Editorial Advisor: Lou Cannon

Correspondents: Richard Cox (CA), Steve Karas (CA),

Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhall (IL),

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Sent: Saturday, June 14, 2008 3:40 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Richardson's loan was subprime

Long Beach Press-Telegram - Long Beach,CA,USA
She is now engaged in a legal battle with the new owner of the home, after her lender, **Washington Mutual Bank**, filed to rescind the sale. ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, June 14, 2008 12:49 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Washington Mutual Inc (WM) is a HOLD

HOLD rating on Washington Mutual Inc ...

Investors Paradise - http://www.investorsparadise.com

Buyer sues Calif. congresswoman over foreclosure

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for **Washington Mutual**, Sara Gaugl, said the company would have no comment because Richardson had not authorized it ...

Politics | AP | Huffington Post Wires - http://www.huffingtonpost.com/huff-wires/

Housing and Producer Prices Take Center Stage

By admin

Prior to joining FOX, he served as first vice president at **Washington Mutual**, where he was governor of economic analysis and research. Before that, he served as senior vice president at Dime Savings Bank of New York (which was later ...

expensedirect.net - http://expensedirect.net

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, June 13, 2008 11:40 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Buyer sues Calif. congresswoman, **Washington Mutual** over foreclosure KEPR 19 - Pasco,WA,USA
By AP SACRAMENTO (AP) - An investor who bought the foreclosed home of a California congresswoman is suing her and her bank - Seattle-based **Washington Mutual** ...

See all stories on this topic

Buyer sues Calif. congresswoman over foreclosure

The Associated Press -

He claims Richardson used her influence as a congresswoman to force **Washington Mutual** Inc. and a subsidiary to later back out of the sale. ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Sent: Friday, June 13, 2008 9:03 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Buyer sues Calif. congresswoman over foreclosure
San Jose Mercury News - CA, USA
James York claims Richardson used her influence as a congresswoman to force Washington
Mutual Inc. and a subsidiary to back out of the sale. ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

From: Wynne, Patricia < Patricia. Wynne@treasurer.ca.gov>

Sent: Thursday, June 12, 2008 11:52 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman

Laura Richardson

So glad to hear that all is well. I hope you continue to have a great time. I want to see the pictures when you return. Love to all-- T

----Original Message----

From: Owen, Jan L. [mailto:jan.owen@wamu.net]

Sent: Thursday, June 12, 2008 8:45 AM

To: Wynne, Patricia

Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned

to Congresswoman Laura Richardson

Thanks Tricia- I have been all over this even from here. One day I will be able to tell the entire story. WY is fabulous- we are all having tje time of our lives- Rudy has another passion- horse riding- he has moved up to advanced and os gone with the wranglers for the entire day. This am we woke to 2 inches of snow and it has snowed all day and Rudy is still riding all day. I have thought about Gordon a hundred times here-he would love it. Tomorrow is Yellowstone for the day. Steve and I are walking alot at 6600 ft. Elevation and. I rode all day on Monday and weather premitting i will ride friday and sat. There is not cell phone or computer or TV reception here so you will get thiis when we go to town. J

Original l	Message -	5505		
From: twynne			 z = z	=-7x
(1997년 - 1985년 1997년) 1997년 - 1997년 - 1997년 - 1997년 - 1997년 1997년 - 1997년			 	

To: Owen, Jan L.

Sent: Wed Jun 11 10:42:27 2008

Subject: Foreclosed Sacramento home, with upgrades, may be returned to

Congresswoman Laura Richardson

This story was sent to you by: Tricia Wynne

Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb

Los Angeles Times Staff Writer

June 11 2008

Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, may get her Sacramento home back, even though the new owner had begun to renovate it.

The complete article can be viewed at: http://www.latimes.com/news/printedition/california/la-me-richardson11-2 008jun11,0,2389298.story

Visit latimes.com at http://www.latimes.com

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 12, 2008 11:45 AM

To: twynne@treasurer.ca.gov

Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman

Laura Richardson

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Sent: Wed Jun 11 10:42:27 2008

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By Jeff Gottlieb Los Angeles Times Staff Writer

June 11 2008

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The complete article can be viewed at: http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11,0,2389298.story

Visit latimes.com at http://www.latimes.com

From: Strom, Erik E.

Sent: Thursday, June 12, 2008 11:29:32 AM

To: Owen, Jan L.

Subject:

Give me a call when you have a moment - we have some new twists with Ms. Richardson.

Erik E. Strom WaMu FVP, Government & Industry Relations WaMu Center 1301 Second Avenue Mailstop: WMC 4201 erik.strom@wamu.net

Phone: 206-500-4945 Fax: 206-377-2441

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From: Watson, Alison <alison.watson@wamu.net>

Sent: Thursday, June 12, 2008 9:39 AM

To: Owen, Jan L. <ian.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Richardson - Washington Post

Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane

We may learn more about Rep. Laura Richardson's (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released. Richardson filed her report on time rather than seeking an extension, her spokesman, <u>William Marshall</u>, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed <u>Sacramento County</u> some \$9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the U.S. Congress.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The <u>Los Angeles Times</u> reported that the home Richardson lost in foreclosure could be returned to her, because the lender, <u>Washington Mutual</u>, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

Advertisement

The left-leaning watchdog group <u>Citizens for Responsibility and Ethics in Washington</u> calls Richardson a "deadbeat congresswoman."

From: Gaugl, Sara C.

Sent: Wednesday, June 11, 2008 6:09:36 PM

To: Strom, Erik E.

CC: Baptista, Geri Ann S.; Owen, Jan L. Subject: Calls from Richardson's office

Hi, Erik.

As a follow-up to my voicemail message, would please give me a call at your earliest opportunity (and I will conference in Geri Ann)? Richardson's office is calling and we need your advice and assistance.

Thank you!

Sara

Sara Gaugl Home Loans Public Relations

1301 Second Avenue | WMC40 LSeattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From:

Thorn, Ann <ann.thorn@wamu.net>

Sent:

Wednesday, June 11, 2008 4:53 PM

Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>

To: Subject:

FW: Loan No. Richardson

Attach:

Document.pdf

fyi.....

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Brignac, Deborah P.

Sent: Wednesday, June 11, 2008 4:45 PM

To: Thorn, Ann

Subject: FW: Loan No. 0729942433 - Richardson

fyi

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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From: Chiu, Huey-Jen

Sent: Wednesday, June 11, 2008 1:37 PM

To: mmcguinn@kirbymac.com

Cc: Battaglia, Paul J.; Brignac, Deborah P.

Subject: RE: Loan No. Richardson

Good afternoon.

REDACTED

Thank you.

Huey-Jen Chiu, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775-2340 direct huey-jen.chiu@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Chiu, Huey-Jen

Sent: Tuesday, June 03, 2008 4:45 PM

To: mmcguinn@kirbymac.com

Cc: Battaglia, Paul J.
Subject: Loan No. Richardson

REDACTED



June 10, 2008

Via Federal Express

Huey-Jen Chiu Vice President California Reconveyance Company 9200 Oakdale Ave. Chatsworth, CA 91311

Re: James York and Red Rock Mortgage, Inc.

Trustee Sale No. 723397CA Loan No.

Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu.

I am returning your check in the sum of \$319,109.05. By returning this check, I am also rejecting your offer to rescind the foreclosure sale. Please refer any questions or comments to Tom Sheridan at Wagner Kirkman et al, telephone number (916) 920-5286, to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

By Donna T. Parkinson

DTP:tb Enclosures

Cc: Jim York Tom Sheridan Robin Klomparens

{7725/00014/DTP/A0053586.DOC}

From: twynne(

Sent: Wednesday, June 11, 2008 1:42 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura

Richardson

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By Jeff Gottlieb

Los Angeles Times Staff Writer

June 11 2008

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http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11,0,2389298.story

Visit latimes.com at http://www.latimes.com

Sent: Wednesday, June 11, 2008 10:25 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Update on Congresswoman Laura Richardson

By James(David)

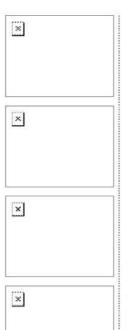
James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, **Washington Mutual**, by the end of the week, and has every intention of keeping the house.

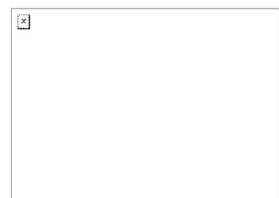
"I'm just amazed they've done this," York ...

Bubble Meter - http://bubblemeter.blogspot.com/

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From: The Roundup Sent: Wednesday, June 11, 2008 10:07 AM To: Owen, Jan L. <jan.owen@wamu.net> Subject: The Roundup for Wednesday June 11, 2008</jan.owen@wamu.net>							
×	[X]		×				
×	X X	N N	×				
×	[archives] [printer friendly] [comments and tips] The Roundup for Wednesday June 11, 2008 Frozen						
×	Jun 11, 2008 Well, it appears that not everyone is going to be taking a cut to help the state out of its budget quagmire this year. "The state's independent pay commission Tuesday narrowly rejected a proposed 10 percent salary cut [for elected officials], opting instead for a one-year freeze, writes Jim Sanders in the Bee.						
×	"'As far as I'm concerned, we didn't send a strong enough message,' commission Chairman Charles Murray said of the decision. "Tuesday's action applies to salaries of the governor, legislators and constitutional officers from controller to attorney general.						
×	"Gov. Arnold Schwarzenegger and incoming Senate President Pro Tem Darrell Steinberg said through aides Tuesday that they respect all decisions made by the independent panel. "Since the Legislature has no control over the commission's actions, we must focus instead on						
×	achieving a balanced, responsible budget, Senate Republican leader Dave Cogdill said in a prepared statement. "But Ted Costa, leader of People's Advocate, a political watchdog group, characterized the action as a cop-out with the state facing a projected \$15.2 billion budget deficit.						
×	"'It's the thing you do when you don't have the guts to do what you need to do,' Costa said of Tuesday's commission action." "County officials in at least two California counties say they'll stop performing all wedding ceremonies by next week, arguing that they don't have enough resources to marry both gay and straight couples," reports Marisa Lagos in the Chron.						
	"Officials in Kern and Butte counties cited budget and staffing constraints as the rationale for halting the ceremonies. But clerks in other counties say that claim is specious. Some activists went further, arguing that the decision to stop the ceremonies amounts to poorly disguised discrimination against gay and lesbian couples. "County clerks are required by law to issue marriage licenses, but the offices do not have to perform wedding ceremonies. The recent state Supreme Court decision allowing same-sex						





marriages takes effect after the business day on Monday.

"In Kern County, Clerk **Ann Barnett** announced her decision only after county lawyers told her she could not refuse to marry gay couples. Butte County Clerk **Candace Grubb**, meanwhile, blamed budget constraints, telling the Chico Enterprise-Record that her decision was made long before the court ruling."

"A federal judge's ruling that California cannot demand more gaming revenue in exchange for allowing San Diego County's Rincon band to expand its casino reflects a long-standing policy of the Bureau of Indian Affairs, a federal official testified yesterday," reports James Sweeney in the Union-Tribune.

"'Whenever we see a revenue-sharing provision in a tribal-state compact, it sends up a red flag,' said **Paula Hart**, director of the BIA's Office of Indian Gaming Management, which reviews tribal-state gambling agreements, or compacts.

"The Bureau of Indian Affairs has not formally weighed in on the litigation, but its endorsement of the April 29 ruling appears to add significant new weight to Rincon's case and could make it more difficult for the state to negotiate lucrative new Indian gaming deals.

"Federal law bars states from imposing "a tax, fee, charge or other assessment upon an Indian tribe" to engage in Nevada-style gambling, Hart told the Senate Governmental Organization Committee.

"The key word in that passage is "impose," Hart said. With that in mind, she said the BIA looks for 'meaningful and significant concessions' from a state in exchange for gaming revenues for purposes other than regulatory costs."

Meanwhile, continuing the state's slow bleed, "[t]he California Highway Patrol revealed Tuesday that it will pay almost \$1 million to settle a lawsuit from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper," reports John Hill in the Bee.



"The \$995,000 settlement was made public just as a new element of the department's treatment of former Deputy Chief **Art Acevedo** came to light. A private investigator hired by the state tailed Acevedo in early 2007 to find out whether he was leaking information to The Sacramento Bee, according to a sworn statement obtained by the newspaper.

"'The CHP has some explaining to do,' said state Sen. **Gloria Romero**, D-Los Angeles, a frequent critic of the department.

"Acevedo, now police chief of Austin, Texas, bucked the CHP establishment in 2004 when he applied to become commissioner at a time when then-Commissioner **Dwight Helmick** was considered vulnerable. Helmick was forced out a few months later by Gov. Arnold Schwarzenegger.

"In his lawsuit, Acevedo said he suffered retaliation for trying to become commissioner and reporting questionable actions by the CHP, including allowing officers to stay on past the mandatory retirement age of 60 to spike their pensions."

"The Los Angeles Board of Education voted <u>Tuesday to slash about \$400 million from the state's largest school system</u> by cutting 507 administrative staff and clerical workers and requiring that all employees take a four-day unpaid leave. The board's action avoids the heavy teacher layoffs and class-size increases that are facing smaller school districts throughout the state," report Jason Song and Howard Blume in the Times.

"Based on the current state budget, the Los Angeles Unified School District would have to make more than \$700 million in cuts over the next three years, barring restored state funding, and could be forced to pack more students in classrooms after next year, board members said.



"'I'm concerned about the viability of doing business on a day-to-day basis' in the future, said Richard Vladovic, one of six board members who voted to

approve the budget reductions.

"Board member Marguerite Poindexter LaMotte abstained out of concern that programs targeting minority, low-achieving students would be adversely affected.

"The cuts are a result of Gov. Arnold Schwarzenegger's latest proposed budget, which provides a \$193-million increase in state education funding over last year but does not provide a cost-of-living increase and does not fully fund certain programs, which will have to be paid for with unrestricted general fund money."

And the great crusade of the San Francisco Chronicle has led to the resolution of yet another one of the major problems facing the state that keep the state's citizens up at night. "The leader of the California State Assembly has warned legislators that they may not cast "ghost votes" on bills when they are not in the chamber.

Speaker **Karen Bass**, D-Baldwin Vista (Los Angeles County), told Democratic lawmakers at a caucus Tuesday that they may cast electronic votes for other members only when they are present on the Assembly chamber's green carpet but simply away from their desks.

"We are going to enforce the existing policy, which means that there will be no voting when a member is off the floor," Bass said in an interview later Tuesday."

In related news, Kevin De Leon is now barred from going to the ATM.

And in the OC, it looks like there's a new sheriff in town.

"In a historic break from a male-dominated, deeply conservative past, Orange County supervisors on Tuesday named a woman and former Los Angeles County cop to lead its troubled Sheriff's Department and help bury the legacy of its indicted former sheriff," the LAt's Stuart Pfeifer and Christine Hanley report.

"Sandra Hutchens, a 53-year-old retired Los Angeles County sheriff's division chief, becomes the 12th sheriff of Orange County and the first woman to hold the position. She pledged to be an agent of change in a department that has suffered through scandals, criminal indictments and withering crificism.

"The vote puts her in charge of California's secondlargest sheriff's department, replacing **Michael S.**

Carona in what supervisors hope will signal an era free of the turmoil that marked his nine-year reign. Carona, who resigned in January, is facing federal corruption charges."

And the story of Laura Richardson's Sacramento home keeps getting stranger. The LA Times' Jeff Gottlieb reports, "Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, may get her Sacramento home back, even though the new owner had begun to renovate it.

"The Long Beach Democrat bought the three-bedroom, 1 1/2 -bath house early last year for \$535,000 after being elected to the Assembly, but it wasn't long before she stopped making payments.

"She also owed Sacramento County about \$9,000 in property taxes.

"Richardson's loss of the house first reported last month by Capitol Weekly, brought to light a long history of her falling behind on property payments.

"Real estate investor **James York** bought Richardson's house in an upper middle-class neighborhood on May 7 for \$388,000. He recorded the deed May 19. His crew has painted it, laid tile and landscaped the house, he said.

"York said the lender, Washington Mutual, had contacted him to buy back the house and that he gave the bank a price. He said the next thing he knew, the lender filed a letter of rescission of the foreclosure sale June 2 with Sacramento County and asked him for the keys.

"They took the property back, and they didn't even send back the money," York said.

Alameda are getting a real-life lesson this month on an old civics adage: Every vote counts.

A week after the election, the Alameda Unified School District was just three votes short of the two-thirds voter approval needed to pass a parcel tax on the June 3 ballot. But it's not over yet for Measure H. County officials were still counting an unknown number of provisional ballots cast on election day.

As of Tuesday, there were 11,001 yes votes to 5,502 no votes - or 66.6606 percent in favor. That's not enough if it holds.

The district needs sixes to four decimal places to pass, school board President Bill Schaff said.

Speaking of the election, The Bee's Marcos Breton uses his column to wrap up Christopher Cabaldon's loss for standard Assembly, and go after political consultant Richie Ross.

"How did the brightest, most promising young political figure in Sacramento lose an election last week that he seer certain to win?

It's easy. The unions got Christopher Cabaldon.



They put a bull's-eye on the back of the popular and personable mayor of West Sacramento.

Union muscle trumped all that with a barrage of negative that made some of Cabaldon's molehills seem like mount Many of you say you hate negative campaigns. But Caba loss to **Mariko Yamada** in the Democratic primary for the Assembly District proves that going negative works.

The investor says he plans to file a lawsuit by the en-

the week against Washington Mutual and Richardson "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her opolitical needs," he said. "You don't have to be said."

And for our close vote of the season, we turn to Alan County, where a parcel tax measure still hangs in the

to understand what's happening.'

balance.

The
Chixi's
Jill x
Tucker
reports,
"Students

"It's also true that Cabaldon was cursed by a political consultant in Richie Ross, whose particular song stylings spawn the Midas touch in reverse.

"Li'l Richie – a diminutive dude given to making big, ϵ statements – also ran Sacramento Mayor Heather Far disastrous primary campaign against Kevin Johnson Enough said."

Looks like the era of R.E. Graswich really is over at the B

And from our **There's No Business Like Monkey Business Files**, the AP report the campaign is on to get Cheet chimp a star on the Hollywood Walk of Fame.

"The animal actor, whose credits include the 1967 comedy "Dr. Doolittle" and the "Tarzan" movies, is trying for the seventh time to get a sidewalk star and become the first monkey to get the honor. His handlers have launched an epetition to get supporters to urge the Hollywood Chamber of Commerce to give him a star in 2009.

"Cheeta's "inclusion on the Hollywood Walk of Fame will not only give recognition to one of the international, animal megastars of all time, but focus attention on his fellow primates

in the wilds of Africa who now face extinction," the petition reads.

Just like going to the ATM.

"He's up against really big celebrities," Ana Martinez-Holler, a spokeswoman for the Chamber of Commerce said.

This year, Cheeta will be considered along with some 200 entertainers. The chamber usually chooses about 24 a year.

"The 76-year-old chimp, who the Guinness World Records has called the oldest living, non-human primate, is retired and lives in Palm Springs. Cheeta also has a MySpace page, which lists painting "Ape-Stract Art" among his hobbies, and The Monkees his favorite band."

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Sent: Wednesday, June 11, 2008 5:20 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

I had a hunch

By Patrick Joubert Conlon(Patrick Joubert Conlon)

After her bank, **Washington Mutual**, foreclosed on the house and sold it at auction for a \$187000 loss, Richardson preposterously announced that the foreclosure had never taken place, that the sale was illegitimate, and that she had, ...

Born Again Redneck - http://bornagainredneck.blogspot.com/

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From: Capitol Alert <

Sent: Tuesday, June 10, 2008 11:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>

Subject: PM Alert: Follow the money

To view this email as a web page, go here.

The Sacramento Bee
CapitolAlert



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PM Alert: Follow the money

In case you missed it: State revenues for the general fund met projections in May, but <u>income from the state's sales tax lagged behind expectations</u> by 3 percent, which should "have everyone concerned," said State Controller John Chiang in his monthly cash flow report Tuesday.

Secretary of State **Debra Bowen** has certified a **10th measure for the November ballot** that would authorize \$5 billion in bonds to subsidize the purchase of alternative energy cars and renewable energy research.

Dan Walters blogs about a study that shows the Hollywood writers' strike, which ended in February, cost the state 37,700 jobs and \$2.1 billion in economic activity.

And indicted Republican financier **Henry T. Nicholas** has <u>also donated money to Democratic Attorney General Jerry Brown</u>.

In tomorrow's Bee: John Hill reports that the California Highway Patrol will pay almost \$1 million to settle a lawsuit from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper.

Andy Furillo reports a new Bureau of State Audits puts the projected cost of a single cell in the proposed new condemned inmate complex at San Quentin Prison at \$515,037.

David Whitney reports a congressional watchdog group has blasted Rep. Laura Richardson as a "deadbeat congresswoman" following recent stories on the Long Beach Democrat's failure to pay creditors.

Jim Sanders reports the state's independent pay commission has **narrowly rejected a proposed 10 percent salary cut**, opting instead for a one-year freeze.

Andrew McIntosh reports a New Mexico consulting firm hired to help the state of California streamline its contracting methods before it was fired just months later has **settled its legal feud with the Department of General Services**.

Dan Walters is frustrated that Capitol politicians are "regurgitating the same dreary arguments over money, as if that's the only factor affecting how well California's kids are learning."

The Bee editorial board writes about the high-speed rail bond on the November ballot and worries taxpayers could be stuck with a large bill.

Want The Latest from Capitol Alert on your mobile device? Check out our mobile site.

While you're at it, you can also put The Latest on your **Google** or **Yahoo** home page.



Tomorrow's calendar.

See rundowns, scripts and video from Capitol Television News Service.

See The Latest.

Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher Capitol Alert Coordinator

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Sent: Tuesday, June 10, 2008 8:16 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - WaMu

Google Blogs Alert for: WaMu

In an "extremely unusual" move, WaMU goes to bat for Rep. Richardson

By admin

Just when you thought you were safe from news about US Rep. Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at ...

Real Estate News Review - http://realestate.reviewnews.org

This as-it-happens Google Alert is brought to you by Google.

Sent: Tuesday, June 10, 2008 5:10 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - WaMu

Google Blogs Alert for: WaMu

IS IT TIME TO GO YAHOO FOR WAMU?

By investornuts

Sooner or later a larger outfit will come in and scoop it up. The banking network **WAMU** (WM) has built has a value the question is what is it's true value. The nuts will keep watching, hopefully we will see it back to the teens.

The Nut Blog!! - http://investornuts.wordpress.com

WaMu Gives Laura Richardson Great Service!

I bank at **Wamu**. They bought my bank that had bought my original bank. When I needed to open a campaign account for school board, they told me I couldn't three different times. Bank of the West finally opened one for me. ...

The Flash Report Blog and Commentary - http://www.flashreport.org

WaMu Shares Slip After Analyst's Loss Projections

By newsdigger08

BOSTON — Shares of Washington Mutual Inc. were off more than 11% in afternoon trading Monday after UBS analyst Eric Wasserstrom raised his forecast for mortgage losses.

Gooruze latest activity - http://www.gooruze.com

This as-it-happens Google Alert is brought to you by Google.

Sent: Tuesday, June 10, 2008 4:42 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

CONGRESSWOMAN LAURA RICHARDSON GETS HER HOUSE BACK?

By Theo Douglas

And how the bank holding Richardson's paper, **Washington Mutual**, foreclosed, and the house was resold at an auction May 7 for \$388000 to one James York of Red Rock Mortgage? Well, as the Daily Breeze's Gene Maddaus reports this morning ...

The District Weekly » District Daily - http://thedistrictweekly.com

This as-it-happens Google Alert is brought to you by Google.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Tuesday, June 10, 2008 4:16 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Richardson / Long Beach Press-Telegram

As much as I love to talk with you, we're actually in okay shape at this point. Sticking to the script in terms of messaging - we've had some inquiries as a result of this article, but nothing from mainstream press (e.g. AP, LA Times etc.).

I'm so glad to hear that you are having a wonderful time!! And, given that we may not receive financials from Ms. Richardson until next week, all could be quiet on this issue until that point.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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----Original Message-----

From: Owen, Jan L.

Sent: Tuesday, June 10, 2008 1:08 PM

To: Gaugl, Sara C.

Subject: Re: Richardson / Long Beach Press-Telegram

Hey, how is it going? Do we need to talk? WY is wonderful- my husband and I are in town today- my ron is on a horse somewhere. Let me know and i will call. J

---- Original Message ----

From: Gaugl, Sara C.

To: Thorn, Ann; Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Champney, Steven D.; Berens, John; Elias, Alan

Sent: Tue Jun 10 07:42:16 2008

Subject: Richardson / Long Beach Press-Telegram

Good morning,

Embedded below is the article we were expecting from Gene Maddaus. York claims that we've given Ms. Richardson preferential treatment and as reported in the article, plans to file a lawsuit against Richardson and WaMu by the end of the week.

Broker alleges loan favoritism – Press- Telegram (Long Beach)

By Gene Maddaus Staff Writer

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale. James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. "I'm just amazed they've done this," York said. "They never would have done this for anybody else." York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro. Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments. Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly. Washington Mutual has declined to comment on the specifics of Richardson's case, because she has not waived her privacy rights. In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness." Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale. "They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank
"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."
Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.
"It's extremely unusual," he said.
"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."
Richardson's staff did not return a call on Monday.
Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.
"Generally it is going to result in a legal battle," he said.
"Basically you're saying, 'We're willing to fight for our borrower."'
Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments.
But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.
"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.
Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

sara.gaugl@wamu.net

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Subject: Re: Richardson / Long Beach Press-Telegram Hey, how is it going? Do we need to talk? WY is wonderful- my husband and I are in town today- my ron is on a horse somewhere. Let me know and i will call. J ---- Original Message -----From: Gaugl, Sara C. To: Thorn, Ann; Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Champney, Steven D.; Berens, John; Elias, Alan Sent: Tue Jun 10 07:42:16 2008 Subject: Richardson / Long Beach Press-Telegram Good morning, Embedded below is the article we were expecting from Gene Maddaus. York claims that we've given Ms. Richardson preferential treatment and as reported in the article, plans to file a lawsuit against Richardson and WaMu by the end of the week. Broker alleges loan favoritism

Press- Telegram (Long Beach) By Gene Maddaus Staff Writer June 9, 2008 The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale. James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. "I'm just amazed they've done this," York said. "They never would have done this for anybody else." York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in

From:

Sent: To:

Long Beach and San Pedro.

Owen, Jan L. <jan.owen@wamu.net> Tuesday, June 10, 2008 4:08 PM

Gaugl, Sara C. <sara.gaugl@wamu.net>

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sara.gaugl@wamu.net
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From: Google Alerts < googlealerts-noreply@google.com>

Sent: Tuesday, June 10, 2008 3:48 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Google Alert - WaMu

Google News Alert for: WaMu

"Extremely unusual" -- WAMU goes to bat for Rep. Richardson

Los Angeles Times - CA,USA

Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, Washington

Mutual, is trying to help her get her foreclosed house back ...

See all stories on this topic

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From:

timothy.mcgarry

Sent:

Tuesday, June 10, 2008 1:25 PM

To:

Owen, Jan L. <Jan.owen@wamu.net>

Subject:

Daily Breeze: WaMu giving Richardson a break?

This article link was mailed to you by: timothy.mcgarry

The sender included the following message:

Just in case you haven't seen already...

WaMu giving Richardson a break? - By Gene Maddaus Staff Writer

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. View Full Story

Most Emailed

(From the last 12 hours)

- 1. WaMu giving Richardson a break?
- 2. Classic Under Wraps
- 3. Heirs put Hermosa Beach's Mermaid on sale again
- 4. Manager gets 2 years for nude pictures
- 5. 14 are killed in bloody weekend

http://www.dailybreeze.com/news/ci_9536078

http://www.dailybreeze.com

This e-mail was initiated by machine [10.148.8.3] at IP [10.148.8.3].

From: Capitol Alert <capitolalert@sacbee.com>

Sent: Monday, June 9, 2008 11:01 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: PM Alert: Oh Henry!

To view this email as a web page, go here.

The Sacramento Bee
CapitolAlert



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PM Alert: Oh Henry!

In case you missed it: Tom Hayden is coming back to Sacramento.

Steve Wiegand has the details.

The costs of attending a four-year college or university are far outstripping inflation and increases in personal income, says a new report from the California Postsecondary Education Commission. Dan Walters reports on that study.

The California Republican delegation to the national convention in Minneapolis selected its leadership over the weekend.

The spectre of "ghost voting" returns to the Capitol as Assemblywoman Mary Hayashi changed her vote six times on a bill in 22 seconds - all while two floors away in a committee hearing.

Finally, the saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the *Long Beach Press-Telegram* reported that the freshman congresswoman <u>failed to paid her car bills</u> to one mechanic and abandoned her damaged car with another.

In tomorrow's Bee: Before Henry T. Nicholas III donated millions to rewrite California's crime laws, the Republican billionaire was entangled in his own netherworld of prostitution, drug-peddling, bribery and death threats, federal prosecutors say.

Shane Goldmacher has the story of the indicted Republican billionaire who is the chief financier of two tough-on-crime measures on the November 2008 ballot.

Andy Furillo reports California's prison medical czar now wants to build 10,500 correctional health care beds himself on a contract with Gov. Arnold Schwarzenegger, with or without legislative approval.

Aurelio Rojas reports privacy concerns have been raised about a bill moving through the California Legislature that would let pharmacies partner with drug companies to send out

letters reminding patients to refill their prescriptions.

And Dan Walters writes "sooner or later, every battle over the state budget boils down to how much money to spend on schools, and this year is no exception."

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Tomorrow's calendar.

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See The Latest.

Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher Capitol Alert Coordinator

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From: Capitol Alert <capitolalert@sacbee.com>

Sent: Monday, June 9, 2008 2:05 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Capitol Alert: Rep. Richardson didn't pay her car bills, either

To view this email as a web page, go here.

The Sacramento Bee

Capitol Alert

Rep. Richardson didn't pay her car bills, either

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another. **There's more**.

Other headlines on Capitol Alert:

Hayashi goes aye, no, aye, no, aye on bill. Then abstains.

CA GOP selects national convention leaders

Hourly updates on California political <u>news</u>, <u>editorials</u>, and <u>blogs</u>. Video and rundowns from **Capitol Television News Service**.

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From: Elias, Alan

Sent: Thursday, June 05, 2008 3:48:18 PM

To: Owen, Jan L.

Subject: RE: Local insider press on the bills we have bee working on.

Maybe we could get Richardson and Ed McMahon together as roommates to help make the payments for each other!

From: Owen, Jan L.

Sent: Thursday, June 05, 2008 10:47 AM

To: Gaspard, Scott; Gaugl, Sara C.; Hutchinson, Libby G.; Riley, Olivia; Baptista, Geri Ann S.; Strom, Erik E.; Parker, Gary

L.; Watson, Alison; Elias, Alan

Subject: Local insider press on the bills we have bee working on.

lood of mortgage bills make it to the next house

sy Malcolm Maclachlan (published Thursday, June 05, 2008)

he mortgage crisis hasn't just led to a rising tide of high-profile foreclosures, such as California congresswoman Laura Richardson's Sacramento home. It has also resulted in a near-flood of mortgage ndustry-related bills making their way through the Legislature.

seating the deadline for bills to emerge from their house of origin, a trio of Senate bills supported by the alifornia Mortgage Bankers Association (CMBA) had made it out of the Senate. Several other bills the roup opposed either died or were amended.

en. Mike Machado, D-Stockton, is the author of three major mortgage-related bills: SB 1053, SB 1054 and B 1055. Machado managed to get both the mortgage industry and its critics onboard with the legislation, hich will increase the disclosure requirements for lenders and protections afforded to borrowers.

but both sides admit that large-scale reform must come from Washington, D.C.—and that will probably have wait for a new presidential administration.

There is virtually nothing that the state can do that will go far enough because of federal preemption and the act that it's a national problem," said Robert Gnaizda, policy director and general counsel for the watchdog roup the Greenlining Institute. "The greatest focus has to be on Congress and the Federal Reserve."

deanwhile, the CMBA has moved closer to a compromise with the author of one of the main bills they still ppose, AB 1830. This bill from Assemblyman Ted Lieu, D-Torrance, would place significant new estrictions on lenders who offer subprime loans. This includes limits on penalties that can be levied against ubprime borrowers—including a prohibition against prepayment penalties—and enacts new penalties on enders who knowingly offer these loans to people they know can't pay them.

Dustin Hobbs, communications director for the CMBA, said the bill as written would make it difficult for nyone to offer subprime loans in California and would bar many people from homeownership. He added that he subprime crisis has been somewhat overblown in the media, given that 78 percent of Californians who got subprime loans in 2005 and 2006 are still in their homes.

We don't want to go back to the days when you had to put 20 percent down," Hobbs said.

teached on Tuesday, Lieu said that his staff was still in talks with the CMBA and other groups, but had taken everal amendments in order to make it more like an industry-supported bill passed in North Carolina last ear. This includes language limiting the new rules to subprime loans and not other "non-standard" loan /pes.

he bill also picked up some penalties on dishonest and negligent brokers from AB 2880, a Lois Wolk bill nat stalled in the Assembly Appropriations Committee. Wolk is now a co-author of AB 1830.

We're putting in a whole section on broker duties and responsibilities that industry does not have objecting ,"Lieu said, adding that he thinks "we're getting closer" to have a bill that would be palatable to both sides.

tecause most of the rules covering lenders are administered by the federal government—thus preempting late control over them—the pending legislation in California governs aspects of the industry where the state oes have some control. This limited scope actually made it easier for the industry and its critics to agree on ome needed reforms, Gnaizda said. None of Machado's three bills faces serious institutional opposition.

We're absolutely for clarity in the industry," Hobbs said. "I don't even understand all of my mortgage ocuments."

he trio of Machado bills each focus on a different aspect of the lender/borrower relationship. SB 1053 would

reatly increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on aud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, nd also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who've ad debt forgiven by lenders, as a means of helping these borrowers afford to stay in their homes.

dachado said these bills came out of two years of talks and hearings, which started well before the mortgage risis was in the daily news. He added that these reforms reflect the fact that the mortgage industry is now ed into a much larger international market for mortgage-backed securities.

You have to make sure that what you do is not viewed as being capricious and arbitrary by the secondary tarket," Machado said. He added that if the new regulations failed to do so, "the cost of liquidity is going to o up."

he CMBA's Hobbs also praised AB 1137 by Senate Leader Don Perata, D-Oakland, calling it "the right way of disclosure." This bill calls for new steps and communication between lenders and borrowers when the orrower is in danger of going into foreclosure.

tut the real action is likely to come in Washington after the fall elections, Gnaizda said.

he Greenlining Institute will be meeting with Fed chair Ben Bernanke, the Federal Deposit Insurance administration and several other agencies on Nov. 17 and 18. These meetings and other will hopefully lead to hanges at the national level. In the meantime, Gnaizda said, he's happy with what's been happening in the falifornia Legislature this year, even if his group didn't get everything they wanted.

Machado and Lieu have done the best they can," Gnaizda said. "It may not be worth an all-out effort when he real fight is elsewhere."
< Back

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 5, 2008 2:15 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>

Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Of course-thanks, I think. J

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jan.owen@wamu.net

----Original Message----From: Gaspard, Scott

Sent: Thursday, June 05, 2008 11:06 AM To: Owen, Jan L.; Watson, Alison

Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Jan

Go ahead and handle please.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 Seattle 202-347-9276 Washington DC

----Original Message-----From: Owen, Jan L.

Sent: Thursday, June 05, 2008 11:04 AM To: Watson, Alison; Gaspard, Scott

Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

It is kinda scary isn't it? I just left you both a message- I just heard from Congresswoman Speier's office- her chief of staff is an old friend of Steve's and mine however I understand she has a constituent WaMu issue. I have sent Brian an email and will follow-up unless of course either of you want to. Thanks, Jan

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jan.owen@wamu.net

From: Watson, Alison Sent: Thursday, June 05, 2008 10:51 AM To: Owen, Jan L.; Gaspard, Scott Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer
Look at what I received an invite to.
From: Laura Richardson For Congress To: Laura Richardson For Congress Sent: Thu Jun 05 10:28:31 2008 Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer *** SAVE THE DATE ***
Majority Leader Steny H. Hoyer
Cordially invites you to a fundraising reception Honoring
Congresswoman
Laura Richardson
California's 37th Congressional District
Committee on Transportation and Infrastructure
Committee on Science and Technology
Wednesday, June 25, 2008
5:30-7:00 P.M.
425 New Jersey Avenue, SE
Suggested Contribution

----Original Message-----

Please help us retire our Campaign Debt.

Contributions may be designated for 2007 Primary or General Election debt. Please indicate on your contribution check to which election your contribution should be designated.

R.S.V.P.

With Sam Raymond at Fraioli & Associates by phone at (202) 347

or email at laura.richardson < mailto:eventsrsvp@fraioliassociates.com >

Please make checks payable to "Richardson for Congress"

And mail to: P.O. Box 75214 Washington, DC 20013

Paid for and authorized by Laura Richardson for Congress

Contributions or gifts to Laura Richardson for Congress are not tax deductible. We may accept contributions from an individual totaling up to \$2,300 per election; \$4,600 per election cycle. Federal PAC's may contribute up to \$5,000 per election; \$10,000 per cycle. Federal law prohibits contributions to the campaign from corporations, labor organizations and national banks; from any person contributing another person's fund; from foreign nationals who lack permanent resident status; from federal government contractors. Federal law requires us to use our best efforts to collect and report the name, address, employer and occupation for any individual whose contributions aggregate in excess of \$200 in an election cycle.

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Sent: Thursday, June 5, 2008 2:06 PM

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Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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From: Laura Richardson For Congress < laura.richardson@fraioliassociates.com>
To: Laura Richardson For Congress < laura.richardson@fraioliassociates.com>

Sent: Thu Jun 05 10:28:31 2008

Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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Committee on Science and Technology
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Suggested Contribution
\$5,000 Pac Sponsor * \$2,500 Pac Supporter * \$1,000 Pac Friend
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Contributions may be designated for 2007 Primary or General Election debt. Please indicate on your contribution check to which election your contribution should be designated.
R.S.V.P.
With Sam Raymond at Fraioli & Associates by phone at (202) 347-3042
or email at laura.richardso

Please make checks payable to "Richardson for Congress"

And mail to: P.O. Box 75214 Washington, DC 20013

Paid for and authorized by Laura Richardson for Congress

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Sent: Thursday, June 5, 2008 2:04 PM

To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>

Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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To: Owen, Jan L.; Gaspard, Scott

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To: Laura Richardson For Congress < laura.richardson

Sent: Thu Jun 05 10:28:31 2008

Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, June 5, 2008 1:51 PM
To: Owen, Jan L. <ian.owen@wamu.net>; Gaspa

To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Attach: 6.25.08 Richardson DC Fundraising Reception.pdf

Look at what I received an invite to.

---- Original Message ----From: Laura Richardson For Congress To: Laura Richardson For Congress 4 Sent: Thu Jun 05 10:28:31 2008 Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer *** SAVE THE DATE *** Majority Leader Steny H. Hoyer Cordially invites you to a fundraising reception Honoring Congresswoman Laura Richardson California S 37th Congressional District Committee on Transportation and Infrastructure Committee on Science and Technology Wednesday, June 25, 2008 5:30-7:00 P.M. 425 New Jersey Avenue, SE

Suggested Contribution

\$5,000 Pac Sponsor * \$2,500 Pac Supporter * \$1,000 Pac Friend

Please help us retire our Campaign Debt.

Contributions may be designated for 2007 Primary or General Election debt. Please indicate on your contribution check to which election your contribution should be designated.

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Please make checks payable to □Richardson for Congress□

And mail to: P.O. Box 75214 Washington, DC 20013

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Majority Leader Steny H. Hoyer

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Honoring

Congresswoman

Laura Richardson

California's 37" Congressional District Committee on Transportation and Infrastructure Committee on Science and Technology

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P.O. Box 50080 * Long Beach, CA 90815 www.lenrarichardsonforcongress.com * Committee ID: C00434571 Paid for and Authorized by the Richardson for Congress Campaign

enfelligere

To: Elias, Alan <alan.elias@wamu.net> Subject: RE: Richardson Update. yep- "let's do lunch" From: Elias, Alan Sent: Wed 06/04/2008 9:50 AM To: Owen, Jan L. Subject: RE: Richardson Update. Hi. I'm currently scheduled to be here on the 26th, although there is an outside chance I may have to travel to the Mother Ship. You want to pencil in some time to chat or grab lunch? AE ----Original Message----From: Owen, Jan L. Sent: Tuesday, June 03, 2008 7:06 PM To: Elias, Alan Subject: Re: Richardson Update. You, my dear are evil-being situa Tionally ADD-I now am concerned about Pelosi being forced into calling for an ethics commission investigation- in SF the 26th of June- around? J --------- Original Message ----From: Elias, Alan To: Owen, Jan L. Sent: Tue Jun 03 17:54:31 2008 Subject: Re: Richardson Update. I really am looking forward to her almost immediately defaulting on any new plans or failing to pay to get eaught up. Maybe we should throw a lawn mower into the deal to sweetem the pot?!;) ---- Original Message ----From: Owen, Jan L. To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A. Ce: 'MMeguinn(Sent: Tue Jun 03 17:52:11 2008 Subject: Re: Richardson Update. REDACTED

From:

Sent:

Owen, Jan L. <jan.owen@wamu.net> Wednesday, June 4, 2008 1:12 PM ---- Original Message ----

From: Thorn, Ann

To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Woodcock, Wendy A.

Sent: Tue Jun 03 17:49:25 2008 Subject: Re: Richardson Update.

REDACTED

Sent from my BlackBerry Wireless Handheld

---- Original Message -----From: Battaglia, Paul J.

To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.

Cc: 'Martin T. McGuinn'

Sent: Tue Jun 03 16:54:18 2008 Subject: Richardson Update.

REDACTED

<< Document.pdf>>

Paul J. Battaglia

First Vice President and Senior Counsel

Washington Mutual Bank

1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Gaugl, Sara C.

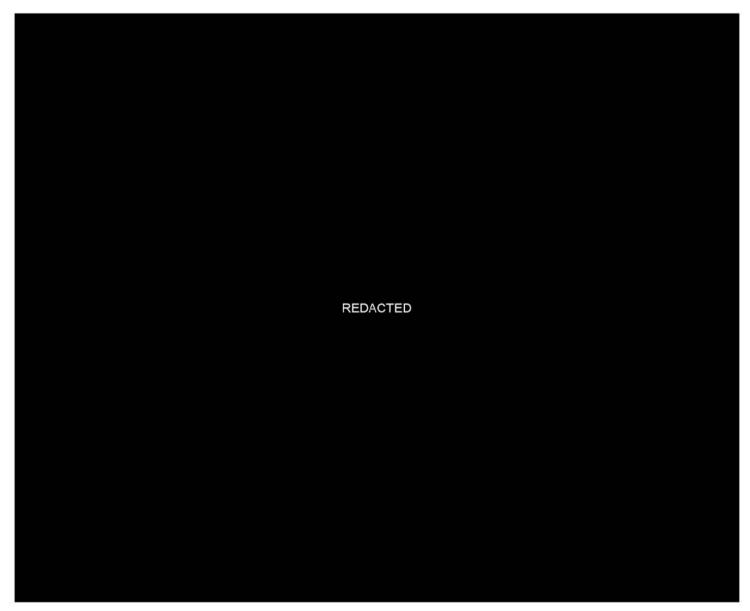
Sent: Monday, June 02, 2008 12:37 PM

To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.

Ce: Thorn, Ann

Subject: Final Review: Richardson Response

REDACTED



Sara Gaugl Home Loans Public Relations

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 3, 2008 10:06 PM
To: Elias, Alan <alan.elias@wamu.net>

Subject: Re: Richardson Update.

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Phone: 206-500-4261 Fax: 206-377-2784

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- Sara

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From: Elias, Alan <alan.elias@wamu.net>
Sent: Tuesday, June 3, 2008 8:55 PM

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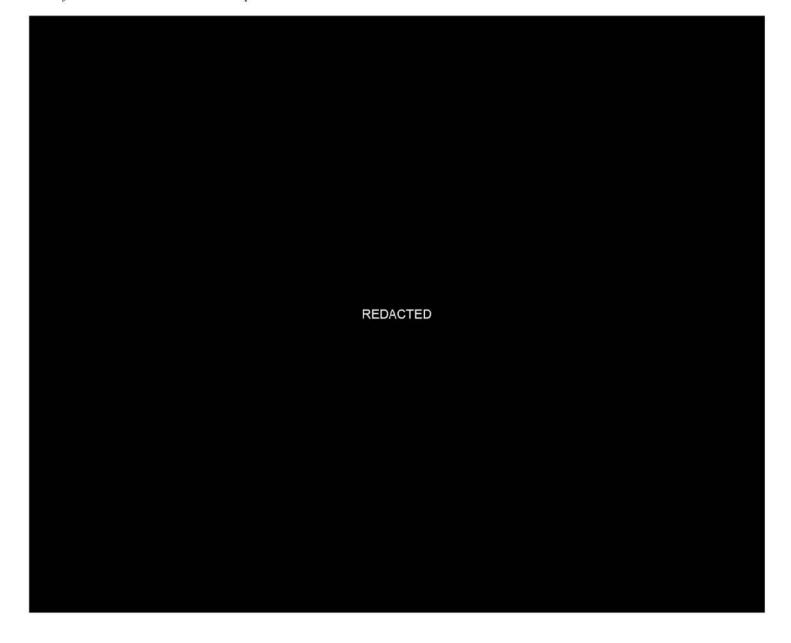
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REDACTED

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Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: Woodcock, Wendy A.

Sent: Tuesday, June 03, 2008 8:52:12 PM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Richardson Update.

I will be out of the office Tuesday and Wednesday 6/3 and 6/4/08. If you have an urgent matter that must be addressed immediately, please contact Matt Kolkowski at (818) 775 , or David Whitman at (904) 886

From: Owen, Jan L.

Sent: Tuesday, June 03, 2008 7:03:32 PM vince.randazzd 5 5 5 5

Subject: FW: Richardson Media Coverage: The Hill

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message-----From: Owen, Jan L.

Sent: Tuesday, June 03, 2008 12:55 PM

To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.

Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

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Mortgage non-disclosure is trouble for Richardson By Jared Allen 6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on

several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 22 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing \$367,436 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

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"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

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Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Tuesday, June 3, 2008 5:02 PM

To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Rescission Notice

Ahh! Sorry for the mistake! Talk to you soon. Thanks, J

Jan Lynn Owen
First Vice President
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916-553-4961
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From: Thorn, Ann

Sent: Tuesday, June 03, 2008 2:01 PM

To: Owen, Jan L.

Subject: RE: Richardson Rescission Notice

Wendy

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Owen, Jan L.

Sent: Tuesday, June 03, 2008 5:01 PM

To: Thorn, Ann

Subject: RE: Richardson Rescission Notice

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gone???? you are joking right?

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From: Owen, Jan L.

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Sent: Tuesday, June 03, 2008 1:28 PM

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Subject: FW: Richardson Rescission Notice

fyi

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Laura Richardson Sent: Tuesday, June 03, 2008 3:23 PM

To: Thorn, Ann

Subject: Re: Richardson Rescission Notice

Thank you for the email...today is election day and I will follow up with you tomorrow.

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To: Laura Richardson $\{$ _ _ _ = _ = _ = Sent: Tuesday, June 3, 2008 8:06:10 AM Subject: FW: Richardson Rescission Notice

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Ok

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To: Owen, Jan L.

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6/2/08

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Sara Gaugl Home Loans Public Relations

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Sent: Tuesday, June 03, 2008 1:02:11 PM

To: Owen, Jan L.

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Richardson last fall voted to help pass the Mortgage Forgiveness Debt Relief Act, which prevents the federal government from charging income tax on debt forgiven as a consequence of foreclosure. And she has said publicly that she wants to capitalize on her experience to advocate for further reform of the nation's housing policies.

Richardson told the Long Beach Report on May 24 that she thinks people "expect me to take what I've learned, what I see, not only for myself but what I see that they're doing, and figure out how to fix it, and that's what I intend upon doing."

Over the weekend, two of Richardson's opponents in Tuesday's primary seized on the issue in a last-minute attempt to unseat the 46-year-old freshman, who came to Congress after a 2007 special-election victory.

Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

Sara Gaugl Home Loans Public Relations

Wamu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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Sent: Tuesday, June 03, 2008 12:54:45 PM

To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.

Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Mortgage non-disclosure is trouble for Richardson By Jared Allen 6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 22 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing \$367,436 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

Richardson was able to rescind both of the default notices on her Long Beach home after catching up on her payments, which she did first in March and then again in October 2007.

Richardson's fourth default notice, for \$15,101, on her Long Beach home came in October 2007 — the same month she

again caught up on her payments as well as repaid herself \$8,000 from her campaign, her FEC records show.

Noble said that the entities that monitor financial disclosure statements — the House ethics committee and the Department of Justice — will likely issue a warning to Richardson to amend her reports.

"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

"Obviously this raises questions about disclosure and more information, I think, is needed to ensure that she has, indeed, abided by the statutory requirements," McGehee said. "The purpose of the financial disclosure is, first and foremost, to reveal conflicts of interest or potential conflicts of interest ... and to ensure that if questions come up about positions, votes, other actions they take as a federal official, that there is transparency."

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Richardson told the Long Beach Report on May 24 that she thinks people "expect me to take what I've learned, what I see, not only for myself but what I see that they're doing, and figure out how to fix it, and that's what I intend upon doing."

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Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

From: Gaugl, Sara C.

Sent: Tuesday, June 03, 2008 12:52:02 PM

To: Owen, Jan L.

Subject: Richardson Media Coverage: The Hill

Mortgage non-disclosure is trouble for Richardson By Jared Allen

6/2/08

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Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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Sent: Tuesday, June 03, 2008 12:09:17 PM

To: Thorn, Ann
Subject: RE: Richardson

Perfect, thanks so much. Well done. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Tuesday, June 03, 2008 9:08 AM

To: Owen, Jan L.

Subject: RE: Richardson

I called her office and was told to send to her Yahoo email address

laurarichardsor

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:07 PM

To: Thorn, Ann
Subject: RE: Richardson

By email or mail and where? We will need to keep track of where and how we communicate with her. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Tuesday, June 03, 2008 8:08 AM

To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don

Subject: Richardson

I just wanted to let you know that I have sent a copy of the rescission to Congresswoman this morning. Once it is recorded, we will get the Loss Mit package out.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Thorn, Ann

Sent: Tuesday, June 03, 2008 12:08:24 PM

To: Owen, Jan L. Subject: RE: Richardson

I called her office and was told to send to her Yahoo email address

laurarichardson

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Owen, Jan L.

Sent: Tuesday, June 03, 2008 12:07 PM

To: Thorn, Ann Subject: RE: Richardson

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Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

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Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

Sent: Tuesday, June 03, 2008 12:07:05 PM

To: Thorn, Ann Subject: RE: Richardson

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Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Tuesday, June 03, 2008 8:08 AM

To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don

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Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

Sent: Monday, June 02, 2008 5:02:30 PM

To: Gaugl, Sara C.

Subject: RE: Final Review: Richardson Response

Better late than never- I am fine. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.

Sent: Monday, June 02, 2008 1:34 PM

To: Baptista, Geri Ann S.; Battaglia, Paul J.; Cook, Don; Elias, Alan; Owen, Jan L.

Cc: Thorn, Ann

Subject: RE: Final Review: Richardson Response

Many thanks to all for your quick review and input. I plan to contact Gene in about 15 minutes or so.

Best,

Sara

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.

Sent: Monday, June 02, 2008 1:28 PM

To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.

Cc: Thorn, Ann

Subject: RE: Final Review: Richardson Response

I'm fine with these as well.

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Battaglia, Paul J.

Sent: Monday, June 02, 2008 12:45 PM

To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.

Cc: Thorn, Ann

Subject: RE: Final Review: Richardson Response

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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From: Gaugl, Sara C.

Sent: Monday, June 02, 2008 12:37 PM

To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.

Cc: Thorn, Ann

Subject: Final Review: Richardson Response

All:



Questions:

- Has Ms. Richardson allowed WaMu to discuss her case publicly? Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
- Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan
 modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct
 that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan
 modification?
- If WaMu determines that a WaMu loan was foreclosed improperly, will WaMu, as a general practice, sue to overturn

the foreclosure? Has that ever happened and if so what was the outcome?

- Sara

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 | cell sara.gaugl@wamu.net

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Sent: Monday, June 02, 2008 2:03:55 PM

To: Gaspard, Scott; Strom, Erik E.; Watson, Alison

Subject: FW: Additional Richardson Coverage

Just for your information.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@warnu.net

From: Gaugl, Sara C.

Sent: Monday, June 02, 2008 10:56 AM

To: Owen, Jan L.

Cc: Elias, Alan; Battaglia, Paul J.; Cook, Don **Subject:** Additional Richardson Coverage

Ian -

As discussed on this morning's call, embedded below are links to articles that include comments made by both Mathews and Davis.

http://latimesblogs.latimes.com/laland/2008/06/richardsons-oth.html

http://latimesblogs.latimes.com/laland/2008/05/richardson-oppo.html

http://www.presstelegram.com/news/ci_9442767

http://www.sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/05/31/politics/p105208D12.DTL&type=politics

Additionally, here are a few statements Congresswoman Richardson issued on Saturday rather than interviewing for the LA Times article:

- "As I noted in my statements earlier this week, due to multiple job changes, divorce, illness/death, and nine campaigns over
 the last ten years, these major life-changing moments have come at great personal expense and at challenging financial
 strain," Richardson said in a statement Saturday.
- "Instead of politicizing a personal housing crisis (two personal properties that are current and the third that is being
 challenged by my lender questioning the validity of its sale), I have been transparent with this matter and share with my
 constituents the anguish that the housing industry is in a severe crisis," Richardson said.
- (Other commentary) Richardson has acknowledged using her money to finance her campaigns and falling behind in mortgage payments. She claimed her Sacramento house was sold into foreclosure without her knowledge, contending she had renegotiated her loan to pay it off.

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

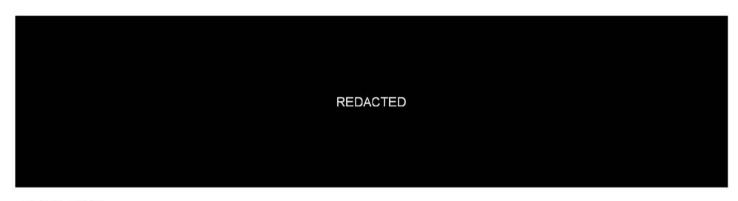
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From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Monday, June 2, 2008 1:36 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: FW: Richardson Statement (Draft)



Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message----

From: Elias, Alan

Sent: Sunday, June 01, 2008 12:35 PM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Subject: Re: Richardson Statement (Draft)

Perfect! And not a single mention of WaMu -- just the way this should be reported instead of taking the bait to try and blame us for her irresponsible behavior!

---- Original Message -----

From: Gaugl, Sara C.

To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Sent: Sun Jun 01 11:27:31 2008

Subject: RE: Richardson Statement (Draft)

IIi, Jan.

The Los Angeles Times published the article embedded below, which includes more comments made by York. It appears that Richardson initially agreed to be interviewed for the story, but then backed out.

I will forward additional coverage to you, which mostly focuses on commentary from her opponents (mainly Mathews).

Rep. Laura Richardson's forcelosure continues a pattern of financial straits

UPS, DOWNS: Rep. Laura Richardson moved from city council to Congress in a year but also lost a home to foreclosure.

By Jeff Gottlieb, Los Angeles Times Staff Writer May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic -- it went 74% for John Kerry in the last presidential election -- that no Republicans are running for the seat.

"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03

after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

"I don't care who it is, that's irresponsible to let it go like that," said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. "This is our neighborhood. It becomes personal when it's a few houses down and you're junking up the neighborhood."

Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, T've been awful busy. Sure.' "

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for \$135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign \$100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign \$77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it "One of the more bizarre political scandals in recent years."

Calitics.com said, "It seems like she's engaging in what amounts to a pyramid scheme -- buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility."

Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting.

From: Owen, Jan L.

Sent: Sat 05/31/2008 8:14 AM

To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Subject: Re: Richardson Statement (Draft)

I like it! Short and to the point! I have not seen any print media today, have any of you? Oh by the way- hi Paul! Thanks, J

---- Original Message -----From: Gaugl, Sara C.

To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don

Sent: Fri May 30 18:18:18 2008 Subject: Richardson Statement (Draft)



Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: Gene Maddaus \[\] = \[\] = \[\] = \[\] = \[\] = \[\] = \[\] \[\] \[\] \] Sent: Friday, May 30, 2008 10:28 AM To: Gaugl, Sara C.

Subject: RE: follow-up

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Gene

From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Monday, June 2, 2008 11:19 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson Statement (Draft)

Good morning, Jan. I just realized my email back to you has been sitting in my outbox. Sigh.

We actually were not contacted for this article, but we have been in fairly constant contact with the LA Times blogger, Peter Viles. I imagine he contributed to this story on some level.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 ccll

sara.gaugl@wamu.net

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----Original Message----

From: Owen, Jan L.

Sent: Sunday, June 01, 2008 12:07 PM

To: Gaugl, Sara C.

Subject: Re: Richardson Statement (Draft)

Great staff work, my dear. Were we contacted for the story? J

---- Original Message ----

From: Gaugl, Sara C.

To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Sent: Sun Jun 01 11:27:31 2008

Subject: RE: Richardson Statement (Draft)

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By Jeff Gottlieb, Los Angeles Times Staff Writer May 31, 2008

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"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

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News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

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"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

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Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

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To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Subject: Re: Richardson Statement (Draft)

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To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don

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Sent: Sunday, June 1, 2008 3:06 PM

To: ssuchil

Subject: Fw: Richardson Statement (Draft)

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Sent: Sunday, June 1, 2008 3:05 PM

To: Strom, Erik E. <erik.strom@wamu.net>; Watson, Alison <alison.watson@wamu.net>;

Parker, Gary L. <gary.parker@wamu.net>

Subject: Fw: Richardson Statement (Draft)

This is a good overview. Again we are not the focus, thank goodness!

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Gene

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Sunday, June 1, 2008 3:04 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Fw: Richardson Statement (Draft)

Unbelievable we are not even mentioned. Couldn't be happier! Hope you are having a productive weekend- we are: tomates in-

.....

----- Original Message -----

From: Gaugl, Sara C.

To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Sent: Sun Jun 01 11:27:31 2008

Subject: RE: Richardson Statement (Draft)

Hi, Jan.

The Los Angeles Times published the article embedded below, which includes more comments made by York. It appears that Richardson initially agreed to be interviewed for the story, but then backed out.

I will forward additional coverage to you, which mostly focuses on commentary from her opponents (mainly Mathews).

Rep. Laura Richardson's foreclosure continues a pattern of financial straits

UPS, DOWNS: Rep. Laura Richardson moved from city council to Congress in a year but also lost a home to foreclosure.

By Jeff Gottlieb, Los Angeles Times Staff Writer May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled

nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic -- it went 74% for John Kerry in the last presidential election -- that no Republicans are running for the seat.

"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

"I don't care who it is, that's irresponsible to let it go like that," said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. "This is our neighborhood. It becomes personal when it's a few houses down and you're junking up the neighborhood."

Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, 'I've been awful busy. Sure.' "

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for \$135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign \$100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign \$77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it "One of the more bizarre political scandals in recent years."

Calitics.com said, "It seems like she's engaging in what amounts to a pyramid scheme -- buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility."

Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting.

From: Owen, Jan L.

Sent: Sat 05/31/2008 8:14 AM

To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don

Subject: Re: Richardson Statement (Draft)

I like it! Short and to the point! I have not seen any print media today, have any of you? Oh by the way- hi Paul! Thanks, J

---- Original Message ----From: Gaugl, Sara C.

To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don

Sent: Fri May 30 18:18:18 2008 Subject: Richardson Statement (Draft)

Good evening.

As an update to my note from earlier this morning, Gene Maddaus is in the process of writing yet another story on Ms. Richardson's financial situation. His questions are outlined below and his deadline is 5 p.m. on Monday.

Here is a first cut at a draft (and brief) response to Gene's questions. Looking forward to your thoughts/edits/revisions.

My preference continues to be that we attempt to limit WaMu's inclusion in the coverage to the extent possible. However, given that the Notice of Rescission has been sent for recording, it is likely that we'll receive additional media inquiries related to that action on Monday or Tuesday. And at that point, I think we should be prepared to expand our current statement (as appropriate).

Response:

We aren \Box t in a position to discuss the specifics of Ms. Richardson \Box s loan situation as we have not received any authorization from her to do so.

More broadly, if a loan has gone to foreclosure sale in error, we will honor commitments made to the customer and take appropriate measures to rectify the situation.

As a matter of policy, we don't comment on litigation. However, as you would expect, the conditions in which a lender would seek to

Best,	
Sara	
Sara Gaugl Home Loans Public Relations	
WaMu 1301 Second Avenue I WMC40 I Seattle WA 981 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net	01

rescind a foreclosure sale are driven by the specific facts of each case.

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From: Gene Maddaus Sent: Friday, May 30, 2008 10:28 AM
To: Gaugl, Sara C.
Subject: RE: follow-up

- 1. Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?
- 2. If WaMu determines that a WaMu loan was foreclosed improperly, will WaMu, as a general practice, sue to overturn the foreclosure? Has that ever happened and if so what was the outcome?
- 3. Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
- 4. Has Ms. Richardson allowed WaMu to discuss her case publicly? (If yes, there will be some other questions.)

Gene

Location:

6/2/2008 12:30 PM Start: 6/2/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Resources: Owen Jan L. passcode: passcode:

Accepted: Richardson Update 877-709 passcode: Subject:

Location:

6/2/2008 12:30 PM Start: 6/2/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Accepted: Richardson Update ______ 877-709 _____ passcode: _______ Location:

6/2/2008 12:30 PM Start: 6/2/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Accepted: Richardson Update 877-709 passcode: Location:

Start: 6/2/2008 12:30 PM End: 6/2/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Richardson Update 877-709 passcode: Location:

Start: 6/2/2008 12:30 PM End: 6/2/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE

From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Friday, May 30, 2008 3:47 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Option ARM Info

Hi, Jan. Don and I are back. Did you have the Richardson call at 12:30?

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 206.228 cell

sara.gaugl@wamu.net

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----Original Message-----

From: Owen, Jan L.

Sent: Friday, May 30, 2008 12:38 PM To: Hagan, Don; Gaugl, Sara C. Subject: RE: Option ARM Info

Well, how did it go?

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message-----

From: Hagan, Don

Sent: Friday, May 30, 2008 12:54 AM

To: Gaugl, Sara C. Cc: Owen, Jan L.

Subject: Re: Option ARM Info

Hi Sara.

Yes, of course. I'll call Jan at 7 AM and ask her to conference in the 3 of us together.

Thanks, Don

Sent from my BlackBerry Wireless Handheld

---- Original Message -----From: Gaugl, Sara C. To: Hagan, Don Cc: Owen, Jan L. Sent: Thu May 29 18:41:24 2008 Subject: RE: Option ARM Info Hi, Don. Do you have a few minutes to chat this evening or tomorrow morning before your meeting with the Governor (7 a.m.)? Jan and I would like to quickly touch base with you. I can be reached at 206-228 or you can call Jan directly at (916) 804 Just let us know what works best for you in terms of timing. Many thanks! Sara Sara Gaugl Home Loans Public Relations WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you. ----Original Message-----From: Hagan, Don Sent: Thursday, May 29, 2008 4:47 PM To: Gaugl, Sara C. Cc: Owen, Jan L. Subject: Re: Option ARM Info Hi Sara, Thanks. I did speak with Bruce today. WaMu is the only lender that did not provide the data after receiving assurances about the confidentiality. The Dept. Was briefing the Governor this afternoon. Bruce thinks it's still a good idea to respond in writing with our position regarding not sharing our info as opposed to not providing any response at this point to the Governor's request. Don 602-315 cell Sent from my BlackBerry Wireless Handheld

---- Original Message -----

From: Gaugl, Sara C. To: Hagan, Don Ce: Owen, Jan L.

Sent: Thu May 29 14:29:39 2008 Subject: Option ARM Info

* Not for external distribution (hand-outs etc.).

Don.

For your reference, attached are documents the company prepared for Q1 2008 earnings that discuss the performance of Option ARMs. If you are pressed for specifics, as per our disclosure guidelines, we don't publicly provide/disclose data on a state-by-state basis

I'd also be sure to point out, as discussed on yesterday's call, that WaMu did not offer Option ARMs through its subprime origination channel (Long Beach Mortgage, which no longer exists).

<< Prepared Remarks.pdf>> << Q1 2008.pdf>>

Q1 2008 deck

See slides 4,5,16

Option ARMs (as outlined in attached document)

- * Recent delinquency and charge-off performance in the prime portfolio is directly related to the current adverse environment, including low housing sales, declining property values, and difficult liquidity conditions.
- Option ARMs losses tend to be driven by the same attributes, leverage and FICO, that drive losses in other loans types.
- * Current evidence (as of Q1 2008) does not support the conclusion that negative amortization or payment shock from loan recasts are contributing to the recent deterioration in performance.
- * Further, expected recast dates have been pushed further into the future as a result of declines in Treasury yields which comprise the MTA index used for our Option ARMs.
- * Although the bulk of our Option ARMs are not expected recast until 2009 and 2010, we are already working with all of our ARM borrowers, including Option ARM borrowers, in a variety of ways, such as extending recast triggers, to avoid foreclosure.

Pending Payment Increases

- * We want our customers to be in the best possible position to anticipate and manage the challenges posed by payment adjustments.
- * Early intervention can be instrumental to many in avoiding foreclosure.
- * Accordingly, we have been very proactive in reaching out to customers prior to a rate reset on their adjustable rate mortgage (ARM).
- Notification to ARM borrowers beginning 180 days prior to reset.
- * Provide various refinance offers or modification call-to-action for eligible customers.
- * In 2007 alone, we sent more than 5 million pieces of outreach mail, supported by outbound calling to help ensure our customers are aware of their options.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct 1 206.228 cell sara.gaugl@wamu.net

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From: Oakley, Susan B. <susan.oakley@wamu.net>

Sent: Friday, May 30, 2008 2:58 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Richardson update

I called her and told her. Depending on where she is at the time of the meeting, she may or may not be on the call. Knowing her, she probably will be. She said she wasn't going to be on her email today either, but she has been.

Sue Robert Executive Assistant to Ann Thorn Washington Mutual 7255 Baymeadows Way JAXA2035 Jacksonville, FL 32256 (904) 886-5694

----Original Message-----

From: Owen, Jan L.

Sent: Friday, May 30, 2008 2:38 PM

To: Oakley, Susan B.

Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message-----

From: Thorn, Ann

Sent: Friday, May 30, 2008 11:07 AM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you

Ann

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, May 30, 2008 2:38 PM

To: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
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jan.owen@wamu.net

----Original Message-----

From: Thorn, Ann

Sent: Friday, May 30, 2008 11:07 AM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you

Ann

Declined: Updated: Richardson update 877-709 passcode Subject: Location:

5/30/2008 3:30 PM Start: 5/30/2008 4:30 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Tentative: Updated: Richardson update 877-709 passcode Subject: Location:

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Subject: Location:

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Jan - can we please reschedule this meeting? Don has another meeting that will run until 1:00 (and then another one starting at 1:00 that he can't miss), so he won't be able to attend. Sorry for any confusion.

Thanks, Liza Russo Legal Assistant

Tentative: Updated: Richardson update 877-709 basscode Subject: Location:

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen Jan L.
Resources: 877-709 passcode passcode

Don needs to leave this call at 1:00 p.m. for another meeting he must attend...this will probably be the same for Paul Battaglia.

Thanks, Liza Russo Legal Assistant

Accepted: Undated: Richardson undate 877-709 passcode Subject: Location:

5/30/2008 3:30 PM Start: End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

FW: Updated: Richardson update 877-709 passcode 2221 Subject: Location:

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

When: Friday, May 30, 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana. Where: 877-709 passcode #

~~*~*~*~*

Hi, I have a meeting until 1 with David S. Can we move till 1 p.m.?

Owen, Jan L. From:

Sent:

Friday, May 30, 2008 11:07 AM
Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; To:

Cook, Don; Thorn, Ann; Thorn, Ann

Subject: Updated: Richardson update

Friday, May 30 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana. 877-709 _____basscode ____# When:

Where:

Subject: Location: Accepted: Updated: Richardson update 877-709 passcode #

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode 4

From: Thorn, Ann

Sent: Friday, May 30, 2008 2:06:50 PM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you Ann From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 30, 2008 10:17 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson Update: Daily Breeze

Ok- here is a press story from late yesterday. Interesting. J

---- Original Message -----From: Gaugl, Sara C.

To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann

Sent: Thu May 29 17:50:16 2008

Subject: Richardson Update: Daily Breeze

All:

As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best.

Sara

Representative had history of missed loan payments

By Gene Maddaus Staff Writer Article Launched: 05/29/2008

Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000.

Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was reseinded. But she immediately stopped making

payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228 cell
sara.gaugl@wamu.net

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From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Thursday, May 29, 2008 3:31 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: I will not be on the call

I figured you would not be on---you had other plans at this time...

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 Scattle 202-347-9276 Washington DC

----Original Message-----From: Owen, Jan L.

Sent: Thursday, May 29, 2008 12:28 PM

To: Gaspard, Scott

Subject: I will not be on the call

Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson- we are instructing the trustee to file the notice of recesiion- should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i am on the cell. J

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 3:28 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: I will not be on the call

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Subject: Location:

5/29/2008 2:00 PM Start: End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Updated: Richardson update 877-709 passcode Subject:

Location:

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Location: Accepted: Updated: Richardson update 877-709 [] passcode []

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Location: Accepted: Updated: Richardson update 877-709 passcode ##

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Location: Accepted: Updated: Richardson update 877-709 passcode ##

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Updated: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Updated: Richardson update 877-709 passcode ## Subject: Location:

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Location: Accepted: Updated: Richardson update 877-709 passcode ##

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Updated: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Location: Accepted: Updated: Richardson update 877-709 \(\subseteq \subseteq \) passcode \(\subseteq \subseteq \subseteq \)#

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 10:47 AM
To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Re: New Time Proposed: Updated: Richardson update

Sure- i can do 11- Susan do you want to send a change? I am traveling today and only on Blackberry. Thanks, J

---- Original Message -----From: Oakley, Susan B.

To: Owen, Jan L.

Sent: Thu May 29 07:45:29 2008

Subject: New Time Proposed: Updated: Richardson update

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:

Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

New Time_Proposed: Updated: Richardson update 877-709 passcode # Subject:

Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 _ _ passcode _ _ _ #

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:

Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Accepted: Updated: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

From: Oakley, Susan B.

Sent: Thursday, May 29, 2008 7:39:16 AM

To: Owen, Jan L.; Gaugl, Sara C. Subject: Richardson Meeting Today

Is there a meeting about Richardson today? Ann Thorn thought maybe there was one about 1:00, but it's not on her calendar. If you could please forward it to her, we'd appreciate it.

Thanks!

Sue Robert Executive Assistant to Ann Thorn Washington Mutual 7255 Baymeadows Way JAXA2035 Jacksonville, FL 32256 (904) 886-5694 From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 28, 2008 10:06 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Fw: Richardson/CNN

In my opinion we are running on borrowed time-

.....

---- Original Message -----

From: Gaugl, Sara C.

To: Schneider, David C.; Berens, John; Champney, Steven D. Ce: Cook, Don; Adams, Carolyn; Owen, Jan L.; Elias, Alan

Sent: Wed May 28 18:42:21 2008

Subject: Richardson/CNN

All:

So you are aware, I just received a call from a producer with CNN re: Congresswoman Richardson's "debacle." Apparently, CNN's Campbell Brown plans to discuss the Congresswoman's situation during tomorrow's 8 p.m Eastern broadcast.

The producer said she's been tasked with cross-checking the accuracy of Ms. Richardson's statements with WaMu, at which point I informed her that we have not received consent from Ms. Richardson that would allow us to discuss her loan situation.

At that point, she informed me that CNN has talked with a forensic accountant. Based on his/her analysis of Ms. Richardson's financial situation, the accountant has "determined" that the Congresswoman probably shouldn't have qualified for the (WaMu) loan in the first place.

I'll keep you informed as I learn more. I expect to receive an update from CNN tomorrow.

Best,

Sara

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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Accepted: Richardson Update 877-709 apasscode: Subject: Location:

Start: 5/28/2008 6:00 PM 5/28/2008 7:00 PM End:

Show Time As: Busy

Recurrence: (none)

Accepted: Richardson Update 877-709 passcode: # Subject: Location:

5/28/2008 6:00 PM Start: 5/28/2008 7:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: #

Jan - Please note Ann Thorn's cell number is 414-418

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 1:38:34 PM

Owen, Jan L. To: RE: Richardson Subject:

No, assistant

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Owen, Jan L.

Wednesday, May 28, 2008 1:33 PM Sent:

To: Thorn, Ann Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

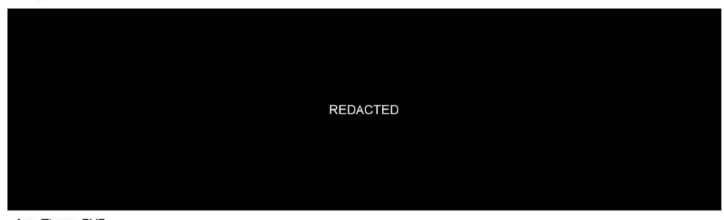
Jan Lynn Owen First Vice President State and Local Government and Industry Relations Manager 801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 10:08 AM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson



Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

Accepted: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM 5/29/2008 2:00 PM

End: **Show Time As:** Busy

Recurrence: (none)

Resources: Owen, Jan L. Resources: 877-709 passcode 5 4

Accepted: Richardson Update 877-709- passcode: # Subject: Location:

5/28/2008 6:00 PM Start: End: 5/28/2008 7:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Richardson Update 877-709 passcode: # Subject:

Location:

Start: 5/28/2008 6:00 PM 5/28/2008 7:00 PM End:

Show Time As: Busy

Recurrence: (none)

Subject:

Richardson Update 877-709 passcode: # Location:

Start: 5/28/2008 6:00 PM End: 5/28/2008 7:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

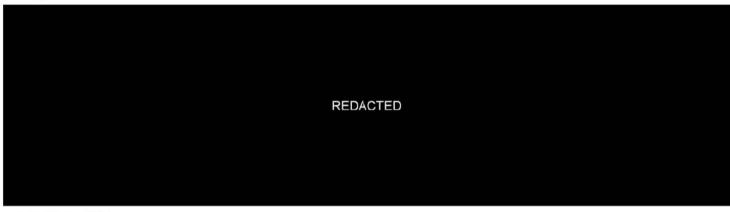
Required Attendees: Owen, Jan L.; Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don

From: Thorn, Ann

Wednesday, May 28, 2008 10:08 AM Sent:

Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J. To:

Subject: Richardson



Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

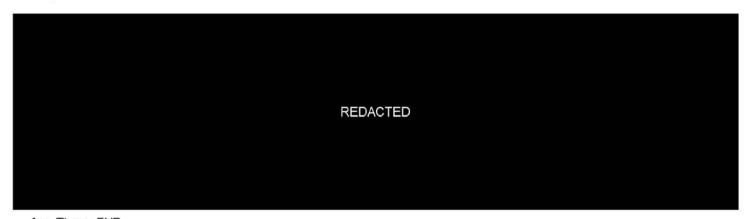
For Internal Use Only

Thorn, Ann From:

Sent:

Wednesday, May 28, 2008 1:08:10 PM Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J. To:

Subject: Richardson



Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

Accepted: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Subject: Accepted: Richardson update 877-709 | passcode # Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM 5/29/2008 2:00 PM End:

Show Time As: Busy

Recurrence: (none)

Accepted: Richardson update 877-709 _ ^ passcode _ " _ # Subject: Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 28, 2008 12:49 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Washington Mutual/Laura Richardson

REDACTED

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From: Owen, Jan L.

Sent: Wednesday, May 28, 2008 9:43 AM

To: Gaugl, Sara C.

Subject: FW: Washington Mutual/Laura Richardson

FYI- we will need too talk about this and the recent press when you get a chance. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
ian.owen@wamu.net

From: Martin T. McGuinn

Sent: Wednesday, May 28, 2008 9:34 AM

To: Battaglia, Paul J. Cc: Owen, Jan L.

Subject: FW: Washington Mutual/Laura Richardson

Martin T. McGuinn Kirby & McGuinn, A P.C. 600 B Street, Ste. 1950 San Diego, CA 92101 mmcguinn Direct Dial: (619) 525 Direct Fax: (619) 525

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From: Beth Ward

Sent: Wednesday, May 28, 2008 9:09 AM

To: donna

Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101

Direct Line: (619) 398-

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11): THIS MESSAGE IS FROM A DEBT COLLECTOR.

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Accepted: Richardson update 877-709 passcode # Subject: Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Updated: Richardson update_ 877-709 _ _ _ _ _ passcode| _ _ _ _ # Subject: Location:

5/30/2008 3:30 PM Start: End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann Resources: 877-709 passcode #

From: Google Alerts < googlealerts-noreply@google.com>

Sent: Wednesday, May 28, 2008 3:17 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Richardson faces fight for house

Daily Breeze - Torrance, CA, USA

Richardson argues that she had previously made an agreement with her lender, Washington

Mutual, to reinstate her loan, which should make the auction invalid ...

See all stories on this topic

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From: Google Alerts < googlealerts-noreply@google.com>

Sent: Tuesday, May 27, 2008 9:57 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

MORE Conflicting Stories Over US Representative Laura Richardson's ... By Flap

To pay for her campaign expenses and personal loan debt to HER OWN campaign she collects additional campaign contributions AFTER **Washington Mutual** forecloses on her equity strapped Sacramento property and takes the loss. ...

FullosseousFlap's Dental Blog - http://flapsblog.com

chi-esto

By D(D)

May 31 – Washington Mutual Theater, Seattle, WA Jun 2 – Marquee Theater, Phoenix, AZ Jun 4 – Vanguard, Los Angeles, CA Jun 5 – Vanguard, Los Angeles, CA Jun 6 – Vanguard, Los Angeles, CA Jun 7 – 4th and B, San Diego, CA ...

DANCEBLOGGA: news that makes you move - http://dancemusic.blogspot.com/

Savings Account

By Admin(Admin)

Follow the link to **Washington Mutual**. They can help you to set up an account online. All you have to do is enter your zip code to find out what is available in your area. You can easily keep up with your account online. ...

Photographic Memories - http://www.photos.raqmitch.com/

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From:

Capitol Alert <capitolalert@sacbee.com>

Sent:

Tuesday, May 27, 2008 6:18 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

Capitol Alert: Outside spending tops \$1.1 million in Migden race

To view this email as a web page, go here.

The Sacramento Bee

Capitol Alert

Outside spending tops \$1.1 million in Migden race

Outside interest groups have poured more than \$1.1 million into the Migden-Leno-Nation Senate slugfest with one week left until the June 3 primary election.

The majority of the independent expenditure spending has not focused on Sen. Carole Migden or her initial upstart challenger, Assemblyman Mark Leno, but the third entrant in the race, former Assemblyman Joe Nation. **Read more**.

Other headlines on Capitol Alert:

Memorial weekend roundup

Richardson foreclosure story grows

Walters: Jury service mystifies many

Wiegand: What 11th commandment?

Hourly updates on California political <u>news</u>, <u>editorials</u>, and <u>blogs</u>. Video and rundowns from **Capitol Television News Service**.

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Sunday, May 25, 2008 7:41 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Google Alert - Washington Mutual

I did, Jan, but thanks for forwarding. I will add this to my coverage report (capturing key ones as there are so many). I doubt she will provide consent now.

- sara

Sent from my BlackBerry Wireless Handheld

---- Original Message ----

From: Owen, Jan L. To: Gaugl, Sara C.

Sent: Sun May 25 08:20:33 2008

Subject: Fw: Google Alert - Washington Mutual

Did you see this, this am? My oh my!

---- Original Message ----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sun May 25 03:52:05 2008

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - http://theeprovocateur.blogspot.com/ < http://theeprovocateur.blogspot.com/>

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Create http://www.google.com/alerts?hl=en&gl= another alert.

Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Joe Rodota Sjoel

Sent: Sunday, May 25, 2008 5:52 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: curtis park short sale

Miss you xo

Enjoy your weekend

I need to joyride in your Mercedes still

Joseph D. Rodota Forward Observer, Inc. 1111 L Street Sacramento, CA 95814

(916) 444-0088

(916) 444-0818 fax (Note - this is a NEW fax number)

www.fwdobserver.com

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----Original Message----

From: Owen, Jan L. [mailto:jan.owen@wamu.net]

Sent: Sunday, May 25, 2008 2:49 PM

To: joe

Subject: Re: curtis park short sale

Oh darling, i am so in the middle of this one- I was thinking about you and hoping we can get together for lunch soon. Hope all is well. J

---- Original Message -----

From: Joe Rodota

To: Owen, Jan L.

Sent: Sun May 25 14:44:03 2008 Subject: curtis park short sale

Joseph D. Rodota
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814
(916) 444-0088
(916) 444-0818 fax (Note - this is a NEW fax number)
www.fwdobserver.com

In case you're not watching the news reports, WAMU took a \$200,000 hit on

Laura Richardson's house in Curtis Park..

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Sent: Sunday, May 25, 2008 5:49 PM joe______ To: Subject: Re: curtis park short sale Oh darling, i am so in the middle of this one- I was thinking about you and hoping we can get together for lunch soon. Hope all is ---- Original Message From: Joe Rodota To: Owen, Jan L. Sent: Sun May 25 14:44:03 2008 Subject: curtis park short sale In case you □re not watching the news reports, WAMU took a \$200,000 hit on Laura Richardson □s house in Curtis Park □. Joseph D. Rodota Forward Observer, Inc. 1111 L Street Sacramento, CA 95814 (916) 444-0088 (916) 444-0818 fax (Note - this is a NEW fax number) www.fwdobserver.com

Owen, Jan L. <jan.owen@wamu.net>

From:

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Sent: Sunday, May 25, 2008 5:44 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: curtis park short sale

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:21 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Did you see this, this am? My oh my!

.....

---- Original Message ----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sun May 25 03:52:05 2008

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - http://theeprovocateur.blogspot.com/ http://theeprovocateur.blogspot.com/

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Create < http://www.google.com/alerts?hl=en&gl=> another alert.

Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:20 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

A strong sentiment across the lines this am. J

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sun May 25 03:52:05 2008

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html

By mike volpe(mike volpe)

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The Provocateur - http://theeprovocateur.blogspot.com/ http://theeprovocateur.blogspot.com/

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Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

Sent: Sunday, May 25, 2008 6:52 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American"

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - http://theeprovocateur.blogspot.com/

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, May 24, 2008 10:52 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Credit Crisis I opened my Washington Mutual credit card statement ...

By Chris Howard(Chris Howard)

I opened my **Washington Mutual** credit card statement the other day. I pay the bulk of my bills online so the paper copies that arrive in the mail are generally thrown, unopened, into a cardboard box. I was in the car, ...

Chris Howard's Thoughts - http://chrishowardsthoughts.blogspot.com/

Congresswoman Richardson defaulted on 3 CA properties

By Morgan

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and. the buyer, James York, agreed to pay her property tax bill.Richardson said that she was not aware the home had sold until she was contacted by reporters ...

Blown Mortgage - http://blownmortgage.com

This as it has see Occasio Alastia has subthered by Occasio

This as-it-happens Google Alert is brought to you by Google.

Sent: Saturday, May 24, 2008 6:57 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Trust her to get our nation's finances in order?

By steross

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. The Long Beach home of former City Councilwoman and now 37th district Rep. ...

OrangePower.Com - http://www.orangepower.com

Housing woes mount for Mud Congresswoman

By Stan Sikorski

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and The Long Beach home of former City Councilwoman and now 37th district Rep. Laura Richardson went into default on March 28. She had not made a payment on ... Vanguard News Network Forum - http://www.vnnforum.com

This as-it-happens Google Alert is brought to you by Google.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 6:06 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Although this has comme from AP, the San Jose Merc says more. I have talked with Sara this am and she was not getting alot of calls - that may have changed later on in the day.

.....

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sat May 24 11:25:03 2008

Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

AP Interview: Calif. congresswoman says home sale 'improper' http://www.mercurynews.com/ci 9363126?source=most emailed>

San Jose Mercury News - CA, USA

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her ...

See all stories on this topic http://news.google.com/news?hl=en&ncl=http://www.mercurynews.com/ci_9363126%3Fsource%3Dmost_emailed

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Sent: Saturday, May 24, 2008 2:25 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

AP Interview: Calif. congresswoman says home sale 'improper'
San Jose Mercury News - CA, USA
Richardson provided AP with an April letter that appears to be from Washington Mutual Home
Loans telling her there was a hold on foreclosure sales on her ...
See all stories on this topic

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Sent: Saturday, May 24, 2008 11:59 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Richardson says foreclosure of her home was 'improper'

By admin

The lender, **Washington Mutual**, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of unanswered question about the congresswoman's mortgages, and whether she received special ...

- http://realestate.reviewnews.org

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 11:20 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I will not send all of these but I am sure this is not the spin she was looking for. J

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Sat May 24 00:31:12 2008

Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Richardson says foreclosure of her home was "improper" < http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html>

Los Angeles Times - CA,USA

The lender, Washington Mutual, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of ...

See all stories on this topic http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html

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From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Saturday, May 24, 2008 11:03 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: Confidential: Richardson Update

Thank you for the reading materials this morning!!

I was in bed early last night.

Try to have a good weekend.

Scott

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC

---- Original Message -----

From: Owen, Jan L. To: Gaspard, Scott

Sent: Fri May 23 22:38:59 2008

Subject: Fw: Confidential: Richardson Update

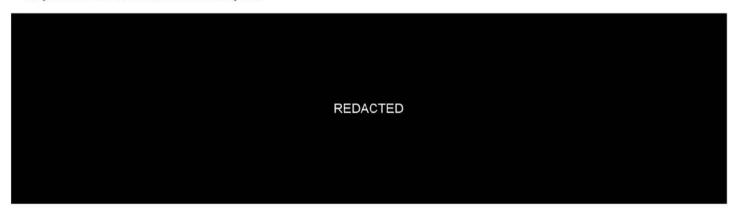
And trust me i am only forwrding ones that are useful-really. J

---- Original Message -----From: Gaugl, Sara C.

To: Schneider, David C.; Berens, John; Champney, Steven D. Ce: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Sent: Fri May 23 22:29:17 2008

Subject: RE: Confidential: Richardson Update



Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.
A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.
"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.
County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.
A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.
However, the auction was put on hold.
Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.
Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.
Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.
The Long Beach home, which is Richardson's primary address, went into default on March 28.
Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.
While Richardson did not apologize for her actions, she did attempt to explain them.
In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign. "I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability." As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento. When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households." Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out. Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues. "I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment." Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses. "On the federal level, there is no per diem," she said. "They don't pay for you to move," Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score. She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.
She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.
"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."
From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update
David, John and Steve:
So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she \Box s claiming that the foreclosure auction of her Sacramento home was \Box improper \Box and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an \Box agreement. \Box
Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson □s loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.
We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.
Best,
Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.
AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer
WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, $1\Box$ -bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.
Richardson provided ΛP with an $\Lambda pril$ letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.
She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.
Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."
She did not provide documentation of the structure of her new loan.
A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."
Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.
Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.
James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.
"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."
The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.
Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct 1 206.228 cell sara.gaugl@wamu.net

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Sent: Saturday, May 24, 2008 7:34 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Lawmaker calls foreclosure of her home improper

By Ron Burgundy

Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Liberty Lounge Political Forums - http://www.libertylounge.net/forums

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Sent: Saturday, May 24, 2008 3:31 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Richardson says foreclosure of her home was "improper"

Los Angeles Times - CA,USA

The lender, Washington Mutual, told the AP it had not received permission from her to discuss the

agreement. Analysis: There are still a number of ...

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:39 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwrding ones that are useful-really. J

---- Original Message -----From: Gaugl, Sara C.

To: Schneider, David C.; Berens, John; Champney, Steven D. Ce: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Sent: Fri May 23 22:29:17 2008

Subject: RE: Confidential: Richardson Update

REDACTED

Best.

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

05/23/2008

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Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

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Subject: Confidential: Richardson Update

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Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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Sent: Saturday, May 24, 2008 1:14 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Calif. congresswoman says home sale was improper

The Associated Press -

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home

Loans, telling her there was a hold on foreclosure sales on ...

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:09 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Re: Google Alert - Washington Mutual Bank

Good work, my dear. J

---- Original Message ----

From: Gaugl, Sara C. To: Owen, Jan L.

Sent: Fri May 23 22:07:52 2008

Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

Sent: Fri 05/23/2008 10:01 PM

To: Gaugl, Sara C.

From: Owen, Jan L.

Subject: Fw: Google Alert - Washington Mutual Bank

Well, well-you may want to share this.

---- Original Message ----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Fri May 23 21:56:37 2008

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show http://www.presstelegram.com/ci_9363943> Long Beach Press-Telegram - Long Beach, CA, USA

The lender, Washington Mutual Bank, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. ...

See all stories on this topic http://news.google.com/news?hl=en&ncl=http://www.presstelegram.com/ci 9363943>

This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove?s=EAAAAKY8fm_pe5lAmhMpBd-6avw&hl=en&gl=> this alert.

Create < http://www.google.com/alerts?hl=en&gl=> another alert.

Manage < http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Saturday, May 24, 2008 1:08 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

- . .

From: Owen, Jan L.

Sent: Fri 05/23/2008 10:01 PM

To: Gaugl, Sara C.

Subject: Fw: Google Alert - Washington Mutual Bank

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Remove http://www.google.com/alerts?hl=en&gl= another alert.

Create http://www.google.com/alerts?hl=en&gl= another alert.

Manage < http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:03 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

I lied- there is more. Sara, I believe is going to share this with David and others. J

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Fri May 23 21:56:37 2008

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show http://www.presstelegram.com/ci_9363943> Long Beach Press-Telegram - Long Beach, CA, USA

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See all stories on this topic http://news.google.com/news?hl=en&ncl=http://www.presstelegram.com/ci 9363943>

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 $Remove < http://www.google.com/alerts/remove?s = EAAAAKY8fm_pe5lAmhMpBd-6avw&hl=en&gl=> this alert. Create < http://www.google.com/alerts?hl=en&gl=> another alert. \\ Manage < http://www.google.com/alerts/manage?hl=en&gl=> your alerts. \\$

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:01 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: Fw: Google Alert - Washington Mutual Bank

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To: Owen, Jan L.

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Remove http://www.google.com/alerts?hl=en&gl= another alert.

Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Google Alerts < googlealerts-noreply@google.com>

Sent: Saturday, May 24, 2008 12:57 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show Long Beach Press-Telegram - Long Beach, CA, USA The lender, **Washington Mutual Bank**, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Saturday, May 24, 2008 12:29 AM

The same of the same

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Email from Richardson

I think so does. :) At any rate, I had a good chat with the AP reporter - will fill you in on Tuesday.

From: Owen, Jan L.

Sent: Fri 05/23/2008 9:04 PM

To: Gaugl, Sara C.

Subject: Re: Email from Richardson

I also do not think she fully understands. Také it easy, my dear. J

---- Original Message -----

From: Gaugl, Sara C.

To: Cook, Don; Owen, Jan L.; Elias, Alan; Baptista, Geri Ann S.; Thorn, Ann; Battaglia, Paul J.

Sent: Fri May 23 20:58:51 2008 Subject: Email from Richardson

I will limit my comments.....

FYI, below.

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC401 Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: RichardsonMC, Laura [mailto:laura.richardson]

Sent: Fri 05/23/2008 8:34 PM

To: Gaugl, Sara C.; Thorn, Ann; Woodcock, Wendy A.

Cc: RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)

Subject: RE: WaMu Consent Form Attached

Sara,

Thank you for your response. At this point I think the communication with the media has been adequate. We covered print, ap and
television outlets today. I provided the letter of April 17th and my consent to release that letter which addresses the questions we
received. If any further information is needed I will contact you. If I can be of assistance or clarify any questions feel free to contact
me on my cell phone @ 562-706

Sincerely,

Laura Richardson

Subject:	Re: Email from Richardson
I also do not thi	nk she fully understands. Tak□ it easy, my dear. J
Sent: Fri May 2	ura C. Owen, Jan L.; Elias, Alan; Baptista, Geri Ann S.; Thorn, Ann; Battaglia, Paul J.
I will limit my c	omments
FYI, below.	
Sara Gaugl Home Loans Pu WaMu 1301 Second Av 206.500.2822 di sara.gaugl@war	venue I WMC40 I Seattle WA 98101 irect 1 206.228 cell
	ation may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply diately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Richardso Sent: Fri 05/23/2 To: Gaugl, Sara	onMC, Laura [mailto:laura.richardson] 2008 8:34 PM C.; Thorn, Ann; Woodcock, Wendy A.
	MC, Laura; Hernandez, Rosa (Rep. Richardson) Mu Consent Form Attached
Sara,	
outlets today. I	our response. At this point I think the communication with the media has been adequate. We covered print, ap and television provided the letter of April 17th and my consent to release that letter which addresses the questions we received. If any further eeded I will contact you. If I can be of assistance or clarify any questions feel free to contact me on my cell phone @ 562-706-
Sincerely,	
Laura Richardso	on .

From:

Sent:

To:

Owen, Jan L. <jan.owen@wamu.net> Saturday, May 24, 2008 12:04 AM

Gaugl, Sara C. <sara.gaugl@wamu.net>

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 11:53 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Fw: Confidential: Richardson Update

I hope this is the last one tonight. J

---- Original Message -----From: Gaugl, Sara C.

To: Schneider, David C.; Berens, John; Champney, Steven D. Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Sent: Fri May 23 20:48:24 2008

Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she \square s claiming that the foreclosure auction of her Sacramento home was \square improper \square and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an \square agreement. \square

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson so loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions,

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had "

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 —-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.				
Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.				
She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.				
Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."				
She did not provide documentation of the structure of her new loan.				
A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."				
Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.				
Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.				
James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.				
"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."				
The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.				
Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.				
Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's				

funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate. In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid. Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold. "We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said. Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed. Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts. "Truthfully, it's appalling," Sloan said. Sara Gaugl Home Loans Public Relations

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net> Sent: Friday, May 23, 2008 9:50 PM To: Gaspard, Scott <scott.gaspard@wamu.net> Subject: Fw: Laura Richardson Attach: ole0.bmp This is the AP reporter that will be running a story as well. ---- Original Message ----From: Gaugl, Sara C. To: Owen, Jan L. Sent: Fri May 23 18:35:37 2008 Subject: FW: Laura Richardson Jan - FYI as an update. From: Verdin, Tom Sent: Fri 05/23/2008 6:27 PM To: Gaugl, Sara C. Subject: Laura Richardson Sara, thank you for calling us back earlier this evening. As it happens, our reporter in Washington who covers California's congressional delegation was on the phone with Laura Richardson while you and I were talking. In brief, Richardson is blaming WaMu. She claims she did not know her Sacramento house was being sold at auction and says WaMu told her no action would be taken on it until sometime next month. She also claims to have documentation to support this claim but has yet to provide it to us. We'll be moving a story based on Richardson's comments shortly. Because AP did not have her statement when we spoke previously, I wanted to give WaMu an opportunity to respond. We'll be sending our story in takes (individual bites will move before the final writethru), and I can send you those so you can see exactly what Richardson claims. Regards, Tom Tom Verdin

Correspondent

Sacramento bureau 916-448

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[IP_US_DISC]

msk dccc60c6d2c3a6438f0cf467d9a4938

Associated Press

To: Subject:	Gaugl, Sara C. <sara.gaugl@wamu.net> Re: Laura Richardson</sara.gaugl@wamu.net>
Hang in there,	remeber what Alan saidand it is going to run on Sat which is also good. Call if you want to talk. J
	Sara C. L. 23 18:35:37 2008 Jaura Richardson
	Tom [
As it happens, while you and	our reporter in Washington who covers California's congressional delegation was on the phone with Laura Richardson I were talking. In brief, Richardson is blaming WaMu. She claims she did not know her Sacramento house was being and says WaMu told her no action would be taken on it until sometime next month.
She also claim:	s to have documentation to support this claim but has yet to provide it to us.
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Regards,	
Tom	
Tom Verdin	

From:

Sent:

Owen, Jan L. <jan.owen@wamu.net>

Friday, May 23, 2008 9:41 PM

Correspondent

Sacramento bureau 916-448

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[IP_US_DISC]
msk dccc60c6d2c3a6438f0cf467d9a4938

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, May 23, 2008 8:49 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Re: No real update on Richardson

Well, things have changed, just got off the phone with Sara- it appears the congresswoman held a 90 minute interview with the local rag, Daily Breeze- she has bee counseled. We have been asked to provide general policy questions regarding the request for recission and she has made the statements that the property was improperly sold, and that she believed she had worked out an arrangement with WaMu.

Sara is attempting to get responses and is going to do a recap that I will send when i get it. Call with questions. J

---- Original Message ----From: Gaspard, Scott To: Owen, Jan L.

Sent: Fri May 23 17:33:34 2008

Subject: Re: No real update on Richardson

Ok--just got up. Not much more we can do.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC

---- Original Message ----

From: Owen, Jan L. To: Gaspard, Scott

Sent: Fri May 23 16:09:52 2008 Subject: No real update on Richardson

- 1. she has not returned calls from Ann Thorn or emails from Ann
- 2. she has not signed release forms to allow for discussion of her relationship with WaMu
- 3. she has indicated today that she will have a statement
- 4. WaMu still has had only 5 press requests on over 134 stories, blogs and broadcasts still amazing
- 5. Politics: she has a primary race against 2 other candidates on June 3rd. Although conventional wisdom believes she will win- we are sure this is really playing into this.

Call my cell if you need. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Friday, May 23, 2008 8:34 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: No real update on Richardson

Ok--just got up. Not much more we can do.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC

---- Original Message -----

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Sent: Fri May 23 16:09:52 2008 Subject: No real update on Richardson

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First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L.

Sent: Friday, May 23, 2008 7:09:52 PM

To: Gaspard, Scott

Subject: No real update on Richardson

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- 2. she has not signed release forms to allow for discussion of her relationship with WaMu
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- 4. WaMu still has had only 5 press requests on over 134 stories, blogs and broadcasts still amazing
- 5. Politics: she has a primary race against 2 other candidates on June 3rd. Although conventional wisdom believes she will win- we are sure this is really playing into this.

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First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Subject: 3:15 p.m. Call: Richardson/Media

Start: 5/23/2008 6:15 PM **End:** 5/23/2008 7:15 PM

Show Time As: Busy

Recurrence: (none)

From: Gaugl, Sara C.

Sent: Friday, May 23, 2008 3:04 PM

To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan

Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 L Seattle WA 98101 206.500.2822 direct | 206.228 | cell

sara.gaugl@wamu.net

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From: Gaugl, Sara C.

Sent: Friday, May 23, 2008 6:04:08 PM

To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan

Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723 PQ

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228. cell sara.gaugl@wamu.net

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Accepted: Update on Richardson 877-709 passcode: # Subject: Location:

Start: 5/27/2008 12:00 PM 5/27/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: 4

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, May 23, 2008 5:19 PM

To: Suchil, Steve

Subject: RE: And?

Very tough- Richardson is now saying publicly that we didn't give her correct foreclosure info. Left dogs inside with doors shut on all but our bedroom- they were very happy to be in the house- Pepper rolls on the woods chips did you know that? Left Rudy a note that said it was ok the dogs were in the house, there are ants in their dog bowls so I told him to clean them out and feed the dogs with wet food as well, told him to pick up poop and if there is no poop when we get home (we will check) then he is done with poop for the weekend. So he has work to do. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Suchil, Steve Sent: Friday, May 23, 2008 2:14 PM

To: Owen, Jan L. Subject: And?

Saw Donna over lunch - she got badge. She's free from her family over the weekend - she said don't call her unless there's a death..........

How are things?

I've got a ton of (late) work - WA supreme court stuff.

SS.

STEVE SUCHIL
Assistant Vice President
State Affairs
Western Region
American Insurance Association
980 Ninth Street, Suite 2060
Sacramento, California 95814
916-442
916-266
mobile

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Start: 5/27/2008 12:00 PM 5/27/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Accepted: Update on Richardson 877-709 passcode: # Subject: Location:

Start: 5/27/2008 12:00 PM End: 5/27/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 2 passcode: 2 4

Accepted: Update on Richardson 877-709 passcode: Subject: Location:

Start: 5/27/2008 12:00 PM End: 5/27/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen Jan L.
Resources: 877-709 passcode:

Accepted: Update on Richardson 877-709 passcode: # Subject: Location:

Start: 5/27/2008 12:00 PM 5/27/2008 1:00 PM End:

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

From: Gaugl, Sara C.

Sent: Friday, May 23, 2008 11:53:40 AM

To: Owen, Jan L.

Subject: FW: WaMu Consent Form Attached

Attachments: Consent Form.doc

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228. cell sara.gaugl@wamu.net

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From: Gaugl, Sara C.

Sent: Thursday, May 22, 2008 6:18 PM | laura.richardson | Subject: WaMu Consent Form Attached

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377

Thank you,

Sara Gaugl



Consent Form.doc (27 kB)

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 sara.gaugl@wamu.net

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AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name	<u> </u>			
Loan Number				
Address				
ſ	, give Washington Mutual Bank, FA, ("Washington Mutual")			
authorization to	discuss with the media the facts and circumstances surrounding my loan with			
Washington Mu	tual.			
I understand tha	at by doing so, I am authorizing Washington Mutual to disclose personal, non-			
public information concerning me and my loan, including any requests by me to refinance or				
modify my loan.				
I nevertheless h	ereby give consent to Washington Mutual not only to discuss the facts and			
circumstances s	surrounding my loan, including any requests by me to refinance or modify my loan			
with Washington Mutual, but also to disclose and release my personal, non-public information.				
Executed this _	day of, 2008, at, [State]			
(Signatu	ıre)			

Owen, Jan L. <jan.owen@wamu.net> To: Subject: The Roundup for Friday May 23, 2008 × × x Click Here x × x x x x [archives] [printer friendly] [comments and tips] The Roundup for Friday May 23, 2008 Majority rules May 23, 2008 × The Laura Richardson saga continues, as papers around the country pick up on the story of the Congresswoman who'se house went into default. Capitol Weekly broke the story earlier this week, and follows up after the Congresswoman's statement about the property. "A Long Beach congresswoman who fell behind lin her payments on a \$535,000 mortgage in × Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks. "The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place × on May 7. The transaction was detailed in public records filed with the county. × "In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details. × "I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property,' she said. × "But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001. Documents associated with the transaction can be viewed here. "That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance 30 Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19. "It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records."

From:

Sent:

The Roundup <roundup@capitolbasement.com>

Friday, May 23, 2008 10:03 AM

ran l		Meanwhile, "[b]y bare majorities, Californians reject		
×	X	the state Supreme Court's decision to allow same- sex marriages and back a proposed constitutional amendment aimed at the November ballot that would outlaw such unions, a Los Angeles Times/KTLA Poll has found," reports Cathleen Decker in the Times.		
×		Do you approve or disapprove of the California Supreme Court's decision last week to allow same sex marriage in California? Strongly approve: 29% Somewhat approve: 12% Somewhat disapprove: 10% Strongly disapprove: 42%		
×		On the constitutional amendment For: 54% Against: 35% Don't Know: 10%		
	moving closer to accepting nontraditional marriage	"But the survey also suggested that the state is s, which could create openings for supporters of		
×	same-sex marriage as the campaign unfolds. "More than half of Californians said gay relationships were not morally wrong, that they would not degrade heterosexual marriages and that all that mattered was that a relationship be loving and committed, regardless of gender.			
×	"Overall, the proportion of Californians who back either gay marriage or civil unions for same-sex couples has remained fairly constant over the years. But the generational schism is pronounced. Those under 45 were less likely to favor a constitutional amendment than their elders and were more supportive of the court's decision to overtum the state's current ban on gay marriage. They also disagreed more strongly than their elders with the notion that gay relationships threatened traditional	×		
	marriage." "Groups that fought San Francisco's lawsuit seeking marriage for same-sex couples have asked the California Supreme Court to delay its decision to allow the marriages," writes Wyatt Buchanan in the Chron.			
	"The organizations, including the Proposition 22 Legal Defense Fund and the Alliance Defense Fund, filed a request with the court Thursday afternoon seeking the delay until after the November election. The constitutional amendment to limit marriage to opposite-	at's when the state's voters will likely decide a proposed sex couples.		
	"Permitting this decision to take effect immediately - in the light of the realistic possibility that the people of California might amend their constitution to reaffirm marriage as the union of one man and one woman - risks legal havoc and uncertainty of immeasurable magnitude, the filing states.			
	"A spokesman for San Francisco City Attorney Dennis Herrera said they would fight any delay in issuing the marriage certificates to gay couples. Lawyers for the city are expected to file a legal response next week."			
	"A bipartisan measure that authorizes a large group of California Indian tribes to operate up to 2,000 slot machines each sailed out of the state Senate yesterday despite late opposition from San Diego County," reports the U-T's James Sweeney.			
	"The legislation would redefine terms of 61 compacts negotiated in 1999 to grant each of the tribes up to 2,000 slot machines. That includes local tribes such as Rincon, San Pasqual and Jamul, which are itching to expand or build new casinos.			
		"It's a truth-in-advertising measure,' said Sen. Dennis Hollingsworth , a Temecula Republican whose district includes the Rincon and San Pasqual reservations. 'The tribes were promised 2,000 machines in their compacts.'		
		"Most of the Senate agreed, voting 25-5 to approve the		

bill by Sen. Jim Battin, R-Palm Desert. × "San Diego County, which has more tribes - 18 than any other county in the nation, warned that the legislation would authorize gambling expansion under agreements that provided little leverage to force tribes to accept responsibility for off-reservation impacts of their casinos. "Gov. Arnold Schwarzenegger has not taken a position but is expected to veto the legislation. The Republican governor has required tribes to pay more to the state and accept stronger environmental, employee and patron protections in compacts he has negotiated." Dan Walters observes the annual legislative ballet, and boy, we're ready for intermission. "The annual game ramped up again this month with the California Chamber of Commerce's release of its latest "job killer" list of 33 bills, citing the state's languishing economy. Hey, every ballet needs a good killer, right? Or in this case, 33 of them. "The specific bills run true to historic form - imposing new regulations on environmental or consumer × protection grounds, rolling back the 2004 workers' compensation overhaul, imposing new taxes or fees, adopting union-friendly working conditions, or increasing exposure to lawsuits. "The "job killer" ritual exemplifies the wheel-spinning that dominates the Capitol and explains why the state has serious policy issues that go begging year after year, ranging from water to education to traffic congestion to, of course, a perpetually unbalanced budget. It also explains why the Legislature is held in such disrepute by the public and why the initiative measure has become the primary policy tool. "To those in the building, it's just a game - please your political constituents, both voters and financial backers, by introducing their pet bills, even if you know that they have little or no chance of enactment, and then complain loudly when the bills stall and vow to try again next year. While Democrats introduce their array of liberal bills, Republicans go through the same ritual with right-wing nostrums that have even less chance of making it through the process. "It's what substitutes for policy-making in a term-limited, gerrymandered – and largely irrelevant – Legislature." "The Sacramento mayor's race remains wide open less than two weeks before the election, thanks to a large number of undecided voters, according to a new poll commissioned by The Bee and KXJZ News," reports Mary Lynne Vellinga in the Bee. "Two-term Mayor Heather Fargo led challenger Kevin Johnson by seven percentage points among voters surveyed over a five-day period that ended Monday. Thirty-seven percent said they supported Fargo, while 30 percent backed Johnson, a former NBA star turned developer and educator, the poll found. "But 29 percent of those polled said they still hadn't decided whom to support. If neither Fargo nor Johnson wins more than 50 percent of the vote in the June 3 primary, the pair will head to a November runoff. "Right now it looks like it's going to be a cliffhanger," said Cheryl Katz, vice president of Baldassare Associates, the firm that conducted the poll. "The other four candidates in the race have attracted less than 5 percent of the vote among them, the poll found. Bounty hunter Leonard Padilla ranked highest among this group, snagging support from 2 percent of those polled." From our Sex, Lies and Videotape Files, "former Sheriff Mike Carona had a camera recording events in ×

his office, which was linked to a computer located in a secret compartment in a closet," the OC Register's Peggy Lowe reports.

"In yet another revelation in a case that never ceases to astonish, the hard drive of that computer was recently found in Carona's old office, acting Sheriff **Jack Anderson** informed the Board of Supervisors this morning in a confidental email. Anderson said he has shared the revelation with federal prosecutors who have charged Carona with public corruption.

"Anderson, who never moved in to Carona's office, told supervisors that he hasn't viewed the contents of the hard drive, as it's password protected, all my sources told me.

"It's like something out of 'Get Smart',' said one of my sources, referring to the old TV series."

The Chronicle's Carolyn Jones reports, Vallejo officials, who are expected to file for bankruptcy today, have been quietly discussing a bailout plan with Calvin Grigsby, the politically connected San Francisco financier who was linked a decade ago to municipal bond scandals in Alameda County and Florida."

Not to mention Don Perata. Oh, oops. We just did.

"The City Council met in closed session this week to discuss a financial plan that Grigsby proposed, his partner said Thursday, adding that any bailout deal likely would be contingent on further cuts to salaries and benefits paid to the city's police officers and firefighters, whose compensation makes up three-quarters of the city's general fund.

"'We're talking to Vallejo about an alternative means to possibly getting out of bankruptcy,' said Grigsby's business partner, Robert Ceresa. "It's in discussion. But from what I understand they need more concessions from the labor unions. We're talking about a refinancing plan, and that's all I can say right now."

Speaking of refinancing, here are the top cash hogs reported on ElectionTrack yesterday:

Yes Prop. 98: \$548,920

Russ Bogh Leadership Committee: \$103,400

Dean Florez For Lieutenant Governor: \$72,000

San Diego County Republican Central Committee: \$55,000



Bob Blumenfield For Assembly: \$31,100

Isadore Hall For Assembly: \$27,500

Friends of Wilmer Amina Carter 2008: \$24,000

Greg Aghazarian For Senate: \$22,600

Merv Dymally For State Senate: \$22,100

Fran Florez For Assembly: \$16,400

Karen Bass For Assembly 2008: \$15,800

"After a day of chasing wind-whipped flames up and down ravines dried out by a rainless spring, <u>firefighters</u> in the Santa Cruz Mountains are counting on a break today," the Chronicle reports.

"The gales that pushed the Summit Fire across more than 3,000 acres of woods and brush Thursday between

Santa Cruz and Gilroy are forecast to die back to a gentle breeze, giving hope that the 500 firefighters on the lines can keep the blaze from consuming any more homes.

"It's the best we could hope for, dying winds and dropping temperatures," **George Hoyt**, a spokesman with the state Department of Forestry and Fire Protection, said Thursday night.

"At least 12 houses burned Thursday and hundreds of residents were evacuated after the fire broke out at 5:15 a.m. at Maymens Flat, off Summit Road in Santa Clara County. The area where the fire started is southeast of Highway 17 and northwest of Highway 152 near the Santa Cruz County border. The cause of the blaze remained under investigation."

And finally, from our **Leaded or Unleaded Files**: "A Missouri car dealer said on Thursday sales have soared at his auto and truck business since launching a promotion this week that promises buyers <u>a free handgun or a \$250 (126 pound)</u> gas card with every purchase.



"Max Motors, a small Butler, Missouri dealership that has as its logo a grimacing cowboy wielding a pistol, has sold more than 30 cars and trucks in the last three days, far more than its normal volume. And owner Mark Muller credits his decision to start offering buyers their choice of a \$250 gas card or a \$250 credit at a gun shop.

"This thing has taken off. Sales have quadrupled,' said Muller. The store sells both used and new vehicles including General Motors and Ford products.

"Every buyer so far "except one guy from Canada and one old guy" has elected to take the gun, Muller said. Muller recommends his customers select a Kel-Tec 380 pistol."

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Subject: Accepted: Update on Congresswoman Richardson 877-709 passcode:

Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: passcode:

From: Google Alerts < googlealerts-noreply@google.com>

Sent: Friday, May 23, 2008 3:28 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman defaults on home

By mystery-ak

The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a \$535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about \$575000, ...

GOPachy - All Discussions - http://www.gopachy.com/forum/

Comment on Rant Corner by sms

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by **Washington Mutual**, at more than \$578000 - \$40000 more than the original mortgage. Tax records show \$8950 in unpaid property taxes. ...

Comments for Hoboken 411 - http://hoboken411.com

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From: Villegas, Peter R. <peter.villegas@wamu.net>

Sent: Friday, May 23, 2008 12:48 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison

<alison.watson@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>; Rodriguez, Adrian

<adrian.rodriguez@wamu.net>; Kishner, Gary <gary.kishner@wamu.net>

Cc: Aghamirzadeh, Reza <reza.aghamirzadeh@wamu.net>; Wilkes, Bettye

bettye.wilkes@wamu.net>

Subject: Congresswoman Richardson

Two local LA news teams ran the story of Congresswoman Richardson's foreclosure in Sacramento.

The segment mentioned that the Congresswoman is working with her lender; there was no mention of WaMu.

Sent from my BlackBerry Wireless Handheld

Accepted: Update on Congresswoman Richardson 877-709 passcodet Subject:

Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Accepted: Update on Congresswoman Richardson 877-709 passcode: Subject:

Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Accepted: Update on Congresswoman Richardson 877-709 passcode! Subject:

Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Accepted: Update on Congresswoman Richardson 877-709 passcode passcode Subject:

Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode passcode

Update on Congresswoman Richardson 877-709 passcode # Subject: Location:

5/23/2008 2:30 PM Start: End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Geri Ann S.

Resources: 877-709 passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 6:52 PM

To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C.

<sara.gaugl@wamu.net>

Subject: FW: Google Alert - Washington Mutual Bank

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Thursday, May 22, 2008 3:45 PM

To: Owen, Jan L.

Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Man indicted in three Alameda County bank robberies

San Jose Mercury News - CA, USA

He is accused of using a semi-automatic handgun to rob a Castro Valley **Washington Mutual**, a Dublin Citibank and an Alameda Citibank between Feb. 14 and Feb. ...

See all stories on this topic

More on Rep. Richardson's Financial Woes

Washington Post - United States

The Associated Press, which reviewed her property records, reports Richardson received a default notice from her lender, **Washington Mutual Inc.** And ...

See all stories on this topic

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From: Google Alerts < googlealerts-noreply@google.com>

Sent: Thursday, May 22, 2008 6:45 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Man indicted in three Alameda County bank robberies

San Jose Mercury News - CA, USA
He is accused of using a semi-automatic handgun to rob a Castro Valley **Washington Mutual**, a Dublin Citibank and an Alameda Citibank between Feb. 14 and Feb. ...
See all stories on this topic

More on Rep. Richardson's Financial Woes

Washington Post - United States
The Associated Press, which reviewed her property records, reports Richardson received a default notice from her lender, **Washington Mutual** Inc. And ...
See all stories on this topic

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From:

Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent:

Thursday, May 22, 2008 6:43 PM

To:

Owen, Jan L. <jan.owen@wamu.net>

Subject:

FW: Communications regarding Richardson Loan

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From: Richardson, Laura

Sent: Thursday, May 22, 2008 3:35 PM

To: Thorn, Ann

Cc: Woodcock, Wendy A.; Gaugl, Sara C.

Subject: RE: Communications regarding Richardson Loan

Urgent,

Can I get Sara's phone #? It is not included and I must respond in 20 minET

From: Thorn, Ann [mailto:ann.thorn@wamu.net]

Sent: Thursday, May 22, 2008 5:53 PM

To: Richardson, Laura

Cc: Woodcock, Wendy A.; Gaugl, Sara C.

Subject: RE: Communications regarding Richardson Loan

Congresswoman Richardson, I will take this opportunity to introduce Sara Gaugl as your contact from our Communication Department. Her email contact is above.

Thank you

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Richardson, Laura Sent: Thursday, May 22, 2008 4:20 PM

To: Thorn, Ann

Cc: Woodcock, Wendy A.

Subject: Communications regarding Richardson Loan

Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Google Alerts < googlealerts-noreply@google.com>

Sent: Thursday, May 22, 2008 6:40 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Conflicting Stories Over US Representative Laura Richardson Home ...

By Flap

If Flap were **Washington Mutual** (the mortgage holder) who lost over \$200K on this foreclosure and Sacramento County (property tax collector), I would be suing her ass for every penny she transfers back from her campaign account. ...

FullosseousFlap's Dental Blog - http://flapsblog.com

Congresswoman Walks Away From Home

By Barbara E. Hernandez

The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a \$535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about \$575000, ...

Property Lines - http://www.ibabuzz.com/propertylines

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Subject: call on Richardson

Start: 5/22/2008 7:30 PM **End:** 5/22/2008 8:00 PM

Show Time As: Busy

Recurrence: (none)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 5:46 PM

To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: FW: Communications regarding Richardson Loan

See below. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Thursday, May 22, 2008 1:40 PM

To: Gaugl, Sara C.; Owen, Jan L.; Cook, Don; Battaglia, Paul J. **Subject:** FW: Communications regarding Richardson Loan

Importance: High

Sara, need you to call the Congresswoman

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Richardson, Laura

Sent: Thursday, May 22, 2008 4:20 PM

To: Thorn, Ann

Cc: Woodcock, Wendy A.

Subject: Communications regarding Richardson Loan

Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Owen, Jan L.

Sent: Thursday, May 22, 2008 5:38:03 PM

To: Gaspard, Scott

Subject: If that is you calling am on a

Phone-I am on yet another call regarding Richardson-I will call when I am done or please call my cell. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Capitol Weekly <alerts@capitolweekly.net>
Sent: Thursday, May 22, 2008 5:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Debate intensifies over Richardson default

П



Debate intensifies over Richardson default

A Long Beach congresswoman who walked away from a \$535,000 mortgage in Sacramento said in a written statement distributed by her office that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

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Sent: Thursday, May 22, 2008 5:10 PM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Interesting Articles for your Review...

ROUGH & TUMBLE

Governor garners little support for plan to use lottery to fix budget / 56% of residents say they don't like proposal, poll finds -- The vast majority of Californians are skeptical of Gov. Arnold Schwarzenegger's proposal to borrow against future state lottery sales to help close the \$17.2 billion budget deficit, according to a new survey by the Public Policy Institute of California. Matthew Yi in the San Francisco Chronicle -- 5/22/08

Weintraub: Voters sour on governor but like his reform idea -- As Gov. Arnold Schwarzenegger grapples with a growing state budget deficit, Californians are taking an increasingly unfavorable view of the state's condition, its future and the governor's ability to cope with the fiscal mess that was the primary basis for his election more than four years ago, a new poll shows. **Daniel Weintraub** in the <u>Sacramento Bee</u> -- 5/22/08

California ethics panel urges new rules to better identify campaign donors -- Money spent in state elections outside voter-approved contribution limits is giving special interests undue influence, the state Fair Political Practices Commission says. Patrick McGreevy in the Los Angeles Times -- 5/21/08

Schwarzenegger could be a tough actor to follow -- I hope I'm not going soft, but I found myself thinking last week that we could do worse than Arnold. And unless the next governor learns from his mistakes, we probably will. **Steve Lopez** in the <u>Los Angeles Times</u> -- 5/21/08

Foreclosure tale shows that nobody is immune from crisis -- The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future. Anthony York in Capitol Weekly -- 5/21/08

You have received this message because you have subscribed to a mailing list of California Chamber of Commerce. If you do not wish to receive periodic emails from this source, please click below to unsubscribe.

http://votervoice.net/unsubscribe.aspx?id=c:cacc:68203721

From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Thursday, May 22, 2008 1:30 PM

To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>

Subject: RE: Google Alert - Washington Mutual

Two more stories:

http://www.libertypost.org/cgi-bin/readart.cgi?ArtNum=225957 (Positions WaMu as the "victim")

http://latimesblogs.latimes.com/laland/2008/05/report-lender-t.html (points out contradiction with Richardson's statement)

Geri Ann

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From: Baptista, Geri Ann S.

Sent: Thursday, May 22, 2008 10:01 AM

To: Owen, Jan L.; Gaugl, Sara C.

Cc: Hutchinson, Libby G.

Subject: RE: Google Alert - Washington Mutual

Jan and Sara,

Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

But James York, the Sacramento broker who bought Richardson's house at auction, told the <u>Long Beach Press-Telegram</u> that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Gerl Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Hutchinson, Libby G.

Sent: Thursday, May 22, 2008 9:25 AM

To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S. **Subject:** FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR Senior Vice President and Manager Public Relations WaMu



From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Thursday, May 22, 2008 9:24 AM

To: Hutchinson, Libby G.

Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Congresswoman's Home Sold in Foreclosure Auction

Wall Street Journal Blogs - New York, NY, USA

The Southern California Democrat bought the house for \$535000 with no money down in January 2007 and owed nearly \$575000 to **Washington Mutual** when the ...

See all stories on this topic

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To: Subject:	Owen, Jan L. <jan.owen@wamu.net> RE: WAMU customer</jan.owen@wamu.net>
Well good luck	x - that's a tough one.
	tgage Bankers Association www.cmba.com
Sent: Thursday To: susan@cm	an L. [mailto:jan.owen@wamu.net] , May 22, 2008 9:45 AM
I can't- thanks	for asking- we are working thru it.
To: Owen, Jan Sent: Thu May Subject: WAM	22 09:42:18 2008 IU customer
	erstand if you cant but are there any details you can give me on the Laura Richardson story? The whole thing seems and todays story where shes trying to claim that she met her financial obligations put me over the edge!!
Best Regards,	
Susan DeMars	
Executive Dire	ctor
California Mor	tgage Bankers Association
"FINANCING	REAL ESTATE FOR CALIFORNIA"
(916) 446-7100	
(916) 446-710:	5 FAX

Susan DeMars | _____>
Thursday, May 22, 2008 1:24 PM

From: Sent: E-MAIL: susan

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com http://www.cmba.com/ for industry news and our online career center.

From: Gaugl, Sara C.

Sent: Thursday, May 22, 2008 1:12:46 PM

To: Kishner, Gary; Owen, Jan L.

Subject: RE: news of the day

Hi, Gary.

We're aware of it and have been researching this situation since yesterday morning. That said, thanks for forwarding. I'll give you a call today, however please feel free to direct any media calls to me.

Many thanks,

Sara

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Kishner, Gary

Sent: Thursday, May 22, 2008 10:10 AM

To: Gaugl, Sara C.; Owen, Jan L. **Subject:** news of the day

Sara and Jan.

I'm sure you guys have already seen this, this morning. It has been circulating on the newspaper blogs. Do either of you know anything about this?

Sara- can you check into this? If we get calls, the questions will be why couldn't it be worked out? The congresswomen also issued a statement saying the house has not been repoed and that she did a loan modification with us and is making payments.

Calif. congresswoman's home threatened with repo DON THOMPSON 21 May 2008 Associated Press Newswires

SACRAMENTO, Calif. (AP) - Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage. Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for \$535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for \$154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of **Washington Mutual** Inc., her lender. At that point, she owed \$18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at \$578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for \$388,000 — although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement — with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to **Washington Mutual**, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying \$8,950 in property taxes. Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

Gary Kishner, Vice President National Public Relations, West Bureau WaMu 9200 Oakdale Ave., Second Floor Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 office 818.775.4210 fax 818.618 mobile gary.kishner@wamu.net

"Don't let your ego get too close to your position, so that if your position gets shot down, your ego doesn't go with it." - Colin Powell

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Gary Kishner, Vice President National Public Relations, West Bureau WaMu 9200 Oakdale Ave., Second Floor Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 office 818.775.4210 fax 818.618 \(\sum \) mobile gary.kishner@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>

Sent: Thursday, May 22, 2008 1:01 PM

To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>

Cc: Hutchinson, Libby G. < libby.hutchinson@wamu.net>

Subject: RE: Google Alert - Washington Mutual

Jan and Sara,

Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

But James York, the Sacramento broker who bought Richardson's house at auction, told the Long Beach Press-Telegram that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Geri Ann S. Baptista – VP, WaMu Corporate Communications 206.500.2875 direct | 206.612 Scient | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Hutchinson, Libby G.

Sent: Thursday, May 22, 2008 9:25 AM

To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S. **Subject:** FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR Senior Vice President and Manager Public Relations WaMu 206-500-2770

From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Thursday, May 22, 2008 9:24 AM

To: Hutchinson, Libby G.

Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Congresswoman's Home Sold in Foreclosure Auction

Wall Street Journal Blogs - New York, NY, USA

The Southern California Democrat bought the house for \$535000 with no money down in January 2007 and owed nearly \$575000 to **Washington Mutual** when the ...

See all stories on this topic

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Accepted: FW: Congresswoman Richardson Update 877-709 # basscode Subject:

Location:

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 # passcode

From: Owen, Jan L. <jan.owen@wamu.net> Sent: Thursday, May 22, 2008 12:45 PM

To: susan@cmba.com Subject: Re: WAMU customer

I can't- thanks for asking- we are working thru it.

----- Original Message -----From: Susan DeMars

To: Owen, Jan L.

Sent: Thu May 22 09:42:18 2008 Subject: WAMU customer

OK, so I□ll understand if you can □t but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable □ and today □s story where she □s trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

Executive Director

California Mortgage Bankers Association

"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE

(916) 446-7105 FAX

E-MAIL: susan

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com http://www.cmba.com/ for industry news and our online career center.

From: Susan DeMars < Susan DeMars < Sent: Thursday, May 22, 2008 12:42 PM
To: Owen, Jan L. < jan.owen@wamu.net>

Subject: WAMU customer

OK, so I'll understand if you can't but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable — and today's story where she's trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

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"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE (916) 446-7105 FAX E-MAIL: <u>susar</u> 980 Ninth Street, Suite 2120 Sacramento, CA 95814

Visit our Web site at www.cmba.com for industry news and our online career center.

Tim McGarry $\overline{}$ From:

Thursday, May 22, 2008 12:40 PM Sent:

Owen, Jan L. <Jan.Owen@wamu.net> To:

Subject: L.A Land blog

There's an LAT real estate blogger who is playing close attention to the Laura Richardson matter.

Link is here: http://latimesblogs.latimes.com/laland/

BTW, Olivia knows Peter.

Good luck!

Tim

Tim McGarry 303 S. Norton Avenue Los Angeles, CA 90020

timothy.mcgarry

Accepted: FW: Congresswoman Richardson Update 877-709 Subject:

Location:

5/22/2008 2:00 PM Start: End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L passcode Resources: 877-709 passcode

Accepted: Congresswoman Richardson Update 877-709 Subject:

Location:

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen Jan L.
Resources: 877-709 # passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 11:18 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I saw this on the Republican blog- her political challenge continues. J

---- Original Message -----

From: Google Alerts < googlealerts-noreply@google.com>

To: Owen, Jan L.

Sent: Thu May 22 08:13:16 2008

Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman's Home Gets Repossession Threat http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

By The Huffington Post News Editors(webmaster@huffingtonpost.com)

In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed \$18356. At the time, she had left the Legislature after a quick rise from the Long ...

- http://www.huffingtonpost.com/raw_feed_index.rdf < http://www.huffingtonpost.com/raw_feed_index.rdf >

Celebrity mortgage victims: a congresswoman

http://weblogs.baltimoresun.com/business/hancock/blog/2008/05/new celebrity mortgage victim.html

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578000 \(\square\$ \$40000 more than the original mortgage. Like many homes that have gone through ...

Jay Hancock's blog - http://weblogs.baltimoresun.com/business/hancock/blog/

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Remove https://www.google.com/alerts/remove?s=EAAAAIMpWvC0JFFH9ltdb2JKDmo&hl=en&gl=> this alert.

Create http://www.google.com/alerts?hl=en&gl= another alert.

Manage http://www.google.com/alerts/manage?hl=en&gl= your alerts.

From: Hutchison, Paula J. <paula.hutchison@wamu.net>

Sent: Thursday, May 22, 2008 11:15 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: at 11:00 am pdt

None that I am aware of. Thanks for the heads up.

Paula Hutchison Government Relations Consultant 1301 Second Avenue Mailstop: WMC 4201 Seattle, WA 98101

Phone: 206-500-4944 Fax: 206-377-2441

The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material from any computer.

From: Owen, Jan L.

Sent: Thursday, May 22, 2008 7:14 AM

To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.

Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line calll number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Google Alerts <googlealerts-noreply@google.com>

Sent: Thursday, May 22, 2008 11:13 AM

To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman's Home Gets Repossession Threat

By The Huffington Post News Editors(webmaster@huffingtonpost.com)
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- http://www.huffingtonpost.com/raw_feed_index.rdf

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Jay Hancock's blog - http://weblogs.baltimoresun.com/business/hancock/blog/

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Remove this alert.
Create another alert.
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:33 AM

To: Watson, Alison <alison.watson@wamu.net>

Subject: RE: at 11:00 am pdt

yes the 877-709 number,

From: Watson, Alison

Sent: Thu 05/22/2008 7:30 AM

To: Owen, Jan L.

Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

---- Original Message ----

From: Owen, Jan L.

To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.

Sent: Thu May 22 07:13:47 2008

Subject: at 11:00 am pdt

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From: Watson, Alison <alison.watson@wamu.net>

Sent: Thursday, May 22, 2008 10:31 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

---- Original Message -----

From: Owen, Jan L.

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Sent: Thu May 22 07:13:47 2008

Subject: at 11:00 am pdt

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Sent: Thursday, May 22, 2008 10:25 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communicaton

Scott: in a quick review of the press and blogs this am- WaMu still remains not part of this story- The Congresswoman is getting lots of political, partisan and local press- none of it good. WaMu has provided a statement to AP late yesterday. More to come. J

From: Gaspard, Scott

Sent: Thu 05/22/2008 5:43 AM

To: Owen, Jan L.

Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

I have been updating Schneider this morning so keep me posted. Told him we may have some mistakes on our side.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC

---- Original Message ----

From: Owen, Jan L.

To: Gaspard, Scott; Watson, Alison Sent: Wed May 21 22:16:44 2008

Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

---- Original Message ----From: Battaglia, Paul J. To: Schneider, David C.

Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan

Sent: Wed May 21 20:15:37 2008

Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,

REDACTED



Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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Sent: Thursday, May 22, 2008 10:14 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison

<alison.watson@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>; Strom, Erik E.

<erik.strom@wamu.net>; Hutchison, Paula J. <paula.hutchison@wamu.net>

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 9:35 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: Fw: Richardson/AP Article

I am on the New Jersey Mortgage Lending Committee meeting and will call later. Please see below. J

---- Original Message -----From: Gaugl, Sara C. To: Battaglia, Paul J.

Cc: Cook, Don; Owen, Jan L.; Elias, Alan

Sent: Wed May 21 23:18:55 2008 Subject: Richardson/AP Article

Good evening, Paul.

REDACTED

Jan - please note that Richardson's chief of staff told the AP that the mortgage on the home had been sold but that the house had not, though county records appear to indicate the property was sold to a third-party.

Calif. congresswoman's home threatened with repo

By DON THOMPSON

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Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101

206.500.2822 direct 1 206.228 cell

sara.gaugl@wamu.net

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From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Thursday, May 22, 2008 8:44 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communicaton

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Scott Gaspard

Washington Mutual - Govt. Relations

206-500-4150

202-347-9276 Washington DC

---- Original Message -----

From: Owen, Jan L.

To: Gaspard, Scott; Watson, Alison Sent: Wed May 21 22:16:44 2008

Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

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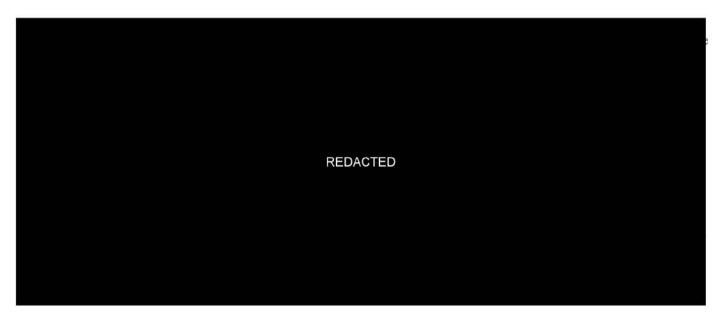
---- Original Message -----From: Battaglia, Paul J. To: Schneider, David C.

Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan

Sent: Wed May 21 20:15:37 2008

Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,



REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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Accepted: Congresswoman Richardson Update 877-709 passcode Subject:

Location:

5/22/2008 2:00 PM Start: End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen Jan Language passcode

From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Thursday, May 22, 2008 6:57 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communicaton

Got your vm. All I can say is hang in there.

Off to the HPC meeting. Schneider and David Beck are also here.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC

---- Original Message ----

From: Owen, Jan L.

To: Gaspard, Scott; Watson, Alison Sent: Wed May 21 22:16:44 2008

Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

---- Original Message ----From: Battaglia, Paul J. To: Schneider, David C.

Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan

Sent: Wed May 21 20:15:37 2008

Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,



REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Google Alerts < googlealerts-noreply@google.com>

Sent: Thursday, May 22, 2008 4:54 AM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: [spam]:Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Local scientists track peregrine falcons' epic migration

Seattle Times - United States

By Sandi Doughton Two of three peregrine falcon chicks have hatched in a nest box atop the

Washington Mutual Tower in Seattle. ...

See all stories on this topic

Congresswoman defaults

Daily Breeze - Torrance, CA, USA

The real loser in the deal was Washington Mutual Bank, which issued Richardson a \$535000 loan

with no money down in January 2007. ...

See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.

From: Owen, Jan L. <jan.owen@wamu.net> Sent: Thursday, May 22, 2008 1:17 AM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net> Subject:

Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communicaton

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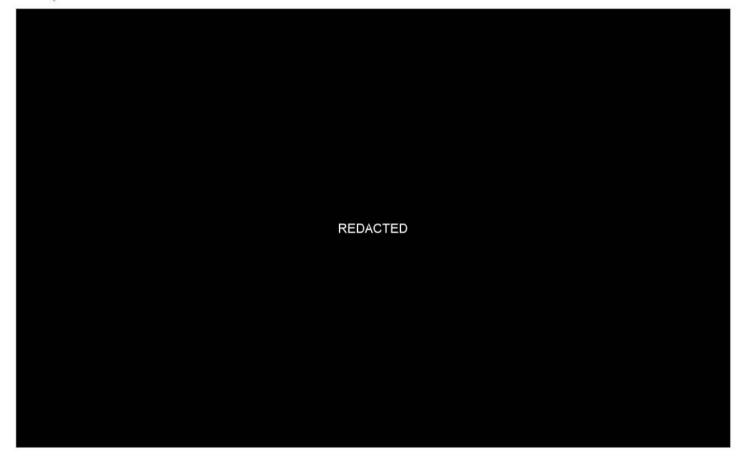
---- Original Message -----From: Battaglia, Paul J. To: Schneider, David C.

Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan

Sent: Wed May 21 20:15:37 2008

Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,



Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank

1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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Accepted: Congresswoman Richardson Update 877-709 Subject:

Location:

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen. Jan L. Resources: 877-709 1 passcode

From: Gaugl, Sara C.

Sent: Wednesday, May 21, 2008 8:38:16 PM
To: Baptista, Geri Ann S.; Owen, Jan L.

Subject: RE: Richardson Statement

http://latimesblogs.latimes.com/laland/?track=realestate-blogs

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 | cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Baptista, Geri Ann S.

Sent: Wednesday, May 21, 2008 5:33 PM

To: Owen, Jan L.; Gaugl, Sara C. **Subject:** Richardson Statement **Sensitivity:** Confidential

http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.

Sent: Wednesday, May 21, 2008 8:33:00 PM

To: Owen, Jan L.; Gaugl, Sara C.

Richardson Statement Subject:

http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments

Geri Ann S. Baptista, VP Corporate Communications

Washington Mutual 1301 Second Avenue, WMC2103 Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax geriann.baptista@wamu.net

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Accepted: Congresswoman Richardson Update 877-709 passcode Subject:

Location:

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Accepted: Congresswoman Richardson Update 877-709 passcode Subject:

Location:

5/22/2008 2:00 PM Start: End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan Language passcode

From: Walker, Michele F.

Sent: Wednesday, May 21, 2008 8:30:53 PM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office beginning the afternoon of May 21 - June 2, 2008. For any urgent matters regarding Loss Mit customer or loan level detail, please send to Christina Lopez or Julie Mathis.

On Friday Mary 23, 2008 pleae send to Matthew Kolkowski.

If you need assistance with office supplies or departmental issues, please contact Amy Norvell.

From: Kallner, Brad

Sent: Wednesday, May 21, 2008 8:30:52 PM

To: Owen, Jan L.

Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office Thursday May 22 thru Wednesday May 28. If you have an urgent matter, please contact Wendy Woodcock at 904-886 or Matthew Kolkowski at 818-775

Congresswoman Richardson Update 877-709 passcode Subject: Location:

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Woodcock, Wendy A.; Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; GM QSM DTE; Kallner, Brad

Optional Attendees: Thorn. Ann
Resources: 877-709 # basscode

From: Watson, Alison <alison.watson@wamu.net>

Sent: Wednesday, May 21, 2008 6:52 PM

To: Villegas, Peter R. <peter.villegas@wamu.net>

Cc: Owen, Jan L. <jan.owen@wamu.net>

Subject: Re: Richardson

Yes. Jan is dealing with the nightmare.

---- Original Message -----From: Villegas, Peter R.

To: Gaspard, Scott; Watson, Alison Sent: Wed May 21 15:34:56 2008

Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Wednesday, May 21, 2008 6:47 PM

To: Villegas, Peter R. <peter.villegas@wamu.net>

Cc: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Richardson

Jan is working it----all day long!!

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 Seattle 202-347-9276 Washington DC

----Original Message-----From: Villegas, Peter R.

Sent: Wednesday, May 21, 2008 3:35 PM To: Gaspard, Scott; Watson, Alison

Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: GM QSM DTE <qsmdte@wamu.net> Sent: Wednesday, May 21, 2008 6:22 PM To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Update from Sacto

Aww that was nice of him. Thanks Jan. I hope we can resolve that other mess with Laura Richardson.

Rosie Alvarez

Executive Response Team Customer Relations Manager Washington Mutual Bank (800) 2251 Fax (206) L_-

" I long to accomplish great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker." Helen Keller-

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From: Owen, Jan L.

Sent: Wednesday, May 21, 2008 3:18 PM

To: GM QSM DTE Cc: Gaspard, Scott

Subject: FW: Update from Sacto

Rosie: We thought you would like to see this. Talk to you soon. Thank you for everything. Jan

Jan Lynn Owen First Vice President State and Local Government and Industry Relations Manager 801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

To: Gaspard, Scott Cc: Owen, Jan L.

Subject: Update from Sacto

Dear M. Scott,

I have been nick-named "Houdini" here in Placer County.

I wish I could take credit for the magic, but that credit goes to you and your associates for the <u>unbelievable</u> speed with which I received a contact from Washington Mutual's Loss Mitigation Department. They have reviewed the file and taken the appropriate next-steps...on our way.

My heart-felt thanks for your intervention, and that of your wonderful associate, Jan Owen. The able work of Rosie Alvarez in SoCal helped, too. (I'd like to put her up for a raise!)

I would be honored by your request to return the favor in the future.

Kindest regards,

J.Scott Carpenter Carpenter Properties (916) 267-SOLD From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 5:18 PM

To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>

Subject: FW: Research Needed: Congresswoman Richardson/Foreclosure

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message-----From: Kallner, Brad

Sent: Wednesday, May 21, 2008 2:16 PM

To: Gaugl, Sara C.

Cc. Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan; Siedzik, Tasha A.; Smith, Kimberly

Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

I have checked with Kim, we tried to work a modification, unfortunately she had a deficit monthly of over \$2,100. We placed the original foreclosure sale date on hold for 30 days in April. The loan went to sale on 5/7/08, third party outbid.

Sara, please feel free to give Kim or I a call if you need to discuss.

Brad

----Original Message-----From: Gaugl, Sara C.

Sent: Wednesday, May 21, 2008 1:24 PM

To: Kallner, Brad

Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan Subject: Research Needed: Congresswoman Richardson/Foreclosure

Importance: High

Brad -

Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is 5 5 5 5 5

Many thanks,

Sara

Sara Gaugl

Home Loans Public Relations

WaMii

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----Original Message----

From: Owen, Jan L.

Sent: Wednesday, May 21, 2008 8:36 AM

To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison

Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

---- Original Message -----

From: Kevin Gould < KGould@CalBankers.com>

To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>

Sent: Wed May 21 08:01:35 2008

Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 – money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 –\$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

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Sent: Wednesday, May 21, 2008 5:16 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>

Cc: Champney, Steven D. <steven.champney@wamu.net>; Berens, John

<john.berens@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>; Elias, Alan
<alan.elias@wamu.net>; Siedzik, Tasha A. <tasha.siedzik@wamu.net>; Smith,

Kimberly kimberly kimberly kimberly kimberly.brown@wamu.net>

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Home Loans Public Relations

WaMu

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:04 PM

To: Sheila Subject: RE: you guys made the loan

This is what I was working on the blackberry at the breakfast. I will call later. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

To: Owen, Jan L.

Subject: you guys made the loan

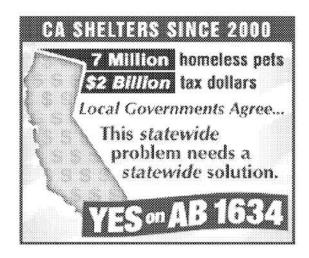
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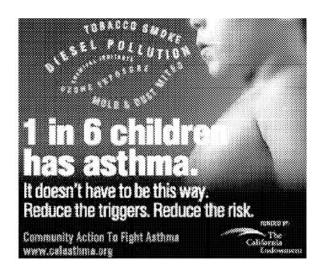
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Sheila S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448

WMA: "Advancing and Protecting the Manufactured Housing Industry"

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:03 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>

Subject: RE:

I am on the phone with loan servicing and Sara. Will call in a minute. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----From: Gaspard, Scott

Sent: Wednesday, May 21, 2008 11:59 AM

To: Owen, Jan L.

Subject:

Please call me in DC on the Laura Richardson issue.

Left vm.

Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC From: Gaspard, Scott <scott.gaspard@wamu.net>

Sent: Wednesday, May 21, 2008 2:59 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject:

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Scott Gaspard Washington Mutual - Govt. Relations 206-500-4150 202-347-9276 Washington DC From: Sheila

Sent: Wednesday, May 21, 2008 2:50 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: you guys made the loan

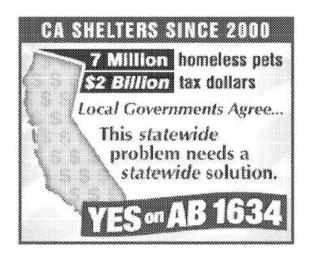
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Picture (Device Independent Bitmap)

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM

To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E.

<patricia.friedberg@wamu.net>

Cc: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -

Forwarding to you as well I received Brad's out of office.

Thanks for the help.

Sara

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I Cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

----Original Message-----From: Gaugl, Sara C.

Sent: Wednesday, May 21, 2008 10:24 AM

To: Kallner, Brad

Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan Subject: Research Needed: Congresswoman Richardson/Foreclosure

Importance: High

Brad -

Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is

Many thanks,

Sara

Sara Gaugl

Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228.2261 cell sara.gaugl@wamu.net

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----Original Message-----

From: Owen, Jan L.

Sent: Wednesday, May 21, 2008 8:36 AM

To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison

Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

---- Original Message ---From: Kevin Gould 4 _____ To: FSIR Meeting Group 4 ____ = ____

Sent: Wed May 21 08:01:35 2008

Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

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From: LoFaso, Alan <alan.lofaso@boe.ca.gov>
Sent: Wednesday, May 21, 2008 12:52 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Foreclosure tale shows that nobody is immune from crisis

OK, Ok, this one costs at least 16-year old scotch or top shelf tequila so high I need a ladder. When I am ready to ask, I'll measure up to the price. ③

From: Owen, Jan L. [mailto:jan.owen@wamu.net]

Sent: Wednesday, May 21, 2008 9:46 AM

To: LoFaso, Alan

Subject: RE: Foreclosure tale shows that nobody is immune from crisis

Yes, of course there is a story. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
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To: Owen, Jan L.

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As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

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Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 – money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

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The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

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home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

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Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

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According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 11:36 AM

To: Riley, Olivia <olivia.riley@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>;

Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>

Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

----- Original Message -----From: Kevin Gould ✓ _ = _ _ > _ > _ _ >

Sent: Wed May 21 08:01:35 2008

Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

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From: Kevin Gould

Sent: Wednesday, May 21, 2008 11:02 AM

To: FSIR Meeting Group

Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

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From: Sent: To: Subject:	The Roundup <roundup@capitolbasement.com> Wednesday, May 21, 2008 10:25 AM Owen, Jan L. <jan.owen@wamu.net> [spam]:The Roundup for Wednesday May 21, 2008</jan.owen@wamu.net></roundup@capitolbasement.com>	
×	X	×
×	Z Click Here	X
×	[archives] [printer friendly] [comments and tips] The Roundup for Wednesday May 21, 20 Estate sale	08
×	May 21, 2008 We begin this morning with a tale from our They're Just Like The Rest of Us Files , Capit Rep. Laura Richardson's financial woes. "As the real estate market softened in 2007, the bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouwas purchased for \$535,000 in January had lost equity. The owner fell behind in her payment the bank seized the home.	new owner of a three- uble. The house that
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x	Capitol Weekly even has the documents posted here. Of course, many of you already knew about this story because you received notice in a breaking news alert from Capitol Weekly. For those Roundup	
×	readers who still read the Roundup on our Web site instead of in your e-mail inbox, you can sign up for news updates from Capitol Weekly here. In other signs of the difficult economy, not to mention an ever-uglier election season, the Bee's Jim Sanders reports: "Days after [Christopher]	
×	Cabaldon's car got booted last month for \$567 in unpaid parking tickets, he released a Yolo County lien on his boat by paying \$195 in vessel taxes that were eight months overdue, records show. "'Anybody who's elected to public office at least should pass the first test – ability to follow the law,' said Gale Kaufman, a Democratic strategist leading	

[2]	an independent campaign against Cabaldon by the California Teachers Association and labor groups.		
	"'He can laugh about it, but it isn't funny,' Kaufman said.		
	"Cabaldon, West Sacramento mayor, blasted the controversy as "gotcha games." "I've been in office for a dozen years, so my record in serving the public trust, doing the public's business, is unimpeachable,' he said.		
×	(x)	"Cabaldon, who is running for the seat of termed-out Assemblywoman Lois Wolk, said the two incidents really were one: He had neglected some personal business while juggling a full-time job, Assembly campaign and West Sacramento city matters.	
×		"The booting of his Nissan 350Z apparently served as a wake-up call.	
		"Immediately after his vehicle was booted in downtown Sacramento, Cabaldon said he paid the 10 overdue parking tickets, went home, cleaned off his kitchen counter, discovered the delinquent vessel	
×		tax and resolved that, too. "I see a continuing line of investigation into my personal life, the scrutiny of which no American citizen would survive,' said Cabaldon, running in the Democratic primary for the 8th Assembly District in Yolo and Solano counties."	
×	The Bee's Judy Line reports there may be a slight glitch in the governor's plan to have the lottery bail out the state budget deficit. "California Lottery officials on Tuesday lowered revenue estimates for the year by \$275 million, just as Gov.		
	Arnold Schwarzenegger said the state could double sa Now, that's Hollywood!	les in a decade."	
	"Citing a flagging economy and poor brand image for the games, officials said the lottery's declining performance would reduce contributions to public education by \$94 million, about 8 percent less than expected in the fiscal year that ends June 30.	×	
	"Lottery officials said the numbers show the program needs to be untethered from arcane rules that are stunting its growth. Others suggested the slippage shows Schwarzenegger's reliance on improved sales to help balance the state budget is overly optimistic.		
	"It makes it more difficult for the lottery to meet the goals in the governor's scenario," said Jason Dickerson of the Legislative Analyst's Office. The revision means lottery sales will slip to levels similar to five years ago, Dickerson said.		
	"In the wake of the state Supreme Court's legalization of gay marriage, [Arnold Schwarzenegger] said Tuesday in San Francisco he hopes gay couples come to California for wedded bliss	," reports Kevin Yamamura in the Bee.	
	"You know, I'm wishing everyone good luck with the booming because everyone is going to come here laughs and applause, according to a recording."	eir marriages and I hope that California's economy is and get married,' said Schwarzenegger, prompting	
	Well, that should appease the Republican base		
	"The San Francisco Convention and Visitors Bureau anticipates a tourism boom in the city this summer, said spokeswoman Angela Jackson . The bureau's Web site promotes a gay travel section and now explains that same-sex couples are "officially allowed to marry in the state of California."		
		"'San Francisco has always welcomed same-sex couples and now they have an opportunity to legally tie the knot,' Jackson said. 'I think it only makes sense	

that they will flock to San Francisco to do that and stay for an extended vacation or honeymoon. × "The governor appeared Tuesday at an Environmental Defense Fund event to discuss practices that can help businesses become more environmentally sound. He responded to a question from a man who said he signed up to marry his partner of 22 years at San Francisco City Hall in June " "Money spent in California elections outside voterapproved contribution limits is giving special interests undue influence, requiring new rules that better identify who is behind such efforts, the state's ethics agency said Tuesday," writes the LAT's Patrick McGreevy. "Since 2001, such expenditures in state political campaigns have totaled \$88 million, a sum not subject to fundraising limits, according to a study released Tuesday by the state Fair Political Practices Commission. "The emergence of independent expenditures has thwarted the will of the people, dramatically undermined California's campaign finance laws and doubtlessly influenced the outcome of numerous statewide and legislative elections,' the 66-page study concluded. "The agency proposed banning independent expenditure campaigns unless the names of the treasurer and principal officers of the campaign committees, and their economic interests, are disclosed." The LAT's Patrick McGreevy looks at the number of bills under recent consideration that seek to limit the behavior of drivers, including the proposal to prohibit lap dogs. "One lawmaker wants to restrict driving by truants and high school dropouts. Another would regulate × where global positioning system devices can be installed. Another wants a new state committee to study the danger that silent-running electric cars pose to blind pedestrians. "These ideas follow new laws banning computer and cellphone use by teenagers while driving, restricting adult drivers to hands-free cellphones, and barring smoking in cars when minors are present. The blitz of existing and proposed laws regulating use of the automobile, symbol of freedom, has Messer and other Californians pounding on their steering wheels ' Dan Walters writes that the budget situation has at least put the issue of tax reform on the table. "Liberals fear that bringing more stability to a volatile revenue system might mean reducing the progressivity of the income tax, reducing the burden on the affluent and tapping more into the stable incomes of middle-income families. Conservatives fear that tax reform would be a smoke screen for raising taxes to cover the state's chronic deficits, perhaps through closing loopholes and/or changing Proposition 13, the state's landmark property tax limit ballot measure. "'The goal of tax reform should be twofold,**' Mark Paul** of the New America Foundation, a cheerleader for tax reform, has written. 'One is to generate a more reliable revenue stream. The other is to make the tax code more reflective of California's changing economy, which in turn could stimulate more growth. "Would a politically appointed commission confine itself to those limited, and presumably revenue-neutral. goals, especially during a budget crisis? But even if it did, it still would face the political impediment that any change in tax law benefits some and disadvantages others, and those in the latter group will always bitterly resist change." Well, let's go ahead and check the track recrod of most political commissions aimed at political reform... "Assuming that a tax reform commission could keep its focus and could overcome the natural resistance to change, it would have a target-rich environment in which to operate - closing loopholes that either have outlived their purpose or didn't have any in the first place, widening the sales tax to include at least some services to reflect changes in consumer spending, and aligning tax policy with larger societal goals of expanding the economy and encouraging job-producing investment.

×	"Regardless of how the current fiscal crisis plays ou tax reform is a cause whose time should have come."
	Speaking of which, the Bee reports that Abel Maldonado's Myspace friends list is about to get a little smaller.
	The Santa Maria Republican presents a bill to the Senate Rules Committee to prohibit lawmakers from receiving raises as long as the state is running budget deficits.
	"Is it really too much to ask that our salaries be based on our job performance and the fiscal solvency of the state?" Maldonado said in a statement."
	That's a rhetorical question, right, Senator?
year - or \$2,493 per baby," reports the Chron's Erin Alle San Francisco was one of a handful of counties in the	r
The financial losses cover a range of things, said the	
study's authors, from public assistance to foster care to diminished future taxable wages and spending power among the parents. "The costs are really starting to climb now. That's not money we can afford to lose," said Dr. Norman Constantine, a clinical professor of public health at UC Berkeley and lead author of the Public Health Institute study.	X
Matier and Roiss give the post-game wrap up on the dirtiest 10K in America. "It's often called the world's longest party, but this year's Bay to Breakers race through San Francisco was anything but fun for the residents, cops and public workers who bore the brunt of the drunken young "runners" who staggered around Golden Gate Park and the city's west side, relieving themselves wherever it proved convenient.	
"The media covers this as some kind of wonderful party, but at the end, there is a lot of cra	p and people urinating," Dennis said.
Is he talking about the Bay to Breakers, or Election Nig	ht?
"Much of the problem at Sunday's 97th running of the c which has been growing in recent years.	crosstown race was blamed on the early-20s crowd,
Click Here	'They were stumbling around, hammered," Dennis said. "Peeing. Women with their boobs hanging out. Staggering around Balboa and 31st waiting for a bus to take them home."
	Yeah, usually all the boobs hanging out happens in the Mission or the Castro
	Speaking of hanging out, here are they day's top election fundraisers, courtesy of <u>ElectionTrack.com</u> (hey, we don't know what that means, either)
	And judging from yesterday's fundraising numbers, it looks like the money laundering, uh, we mean, political donations moving through the county party committees has begun

	No 98/yes 99: \$625,000		
-	Yes Prop. 98: \$148,938		
***************************************	California Republican Party / Victory 2006 : \$116,000		
	Russ Bogh Leadership Committee-SD37: \$100,600		
	Friends of Jeff Denham Against The Recall: \$39,000		
***************************************	Monterey County Republican Central Committee: \$31,200		
	Ventura County Republican Party: \$30,200		
	Friends Of Lloyd Levine - SD23 (DEM): \$26,500		
	Californians For Neighborhood Protection: Yes On Prop 99, No On Prop 98: \$25,000		
***************************************	Charles Calderon For Assembly 2008- AD58 (DEM): \$18,100		
	Dr. Ed Hernandez O.d. Democrat For Assembly 2008: \$17,599		
	Jim Beall For Assembly 2008: \$15,650		
	Republican Party Of Orange County: \$15,000		
	And finally, from our Jury Duty Was Never Quite Like This Files , CNN's Susan Roesgen reports on the latest from the R. Kelly child pornography trial. "The judge ordered the courtroom lights to be lowered and the blinds drawn. And then, the 25-minute sex tape at the heart of the R. Kelly child pornography case played Tuesday before a packed house: a Chicago courtroom. "R&B superstar Kelly sat expressionless as the tape was played. He's charged with 14 counts of child pornography and faces 15 years in prison if convicted. "Sketch artists were warned that if they drew any depiction of the acts on the tape, they, too, could be charged with child pornography." But for those of you who are not reading the Roundup at work, we've obtained an exclusive copy of the tape, and have posted portions of it here Click Here		
	[Permalink] [Contact Us]		
	[aronives] [pintor menalt] [comments and dips]		

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From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, April 4, 2008 6:24 PM

To: Watson, Alison <alison.watson@wamu.net>

Subject: RE: Ladies

Yea, well this one is one for the books- I will share with you later. Have a good weekend. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

----Original Message-----From: Watson, Alison

Sent: Friday, April 04, 2008 10:29 AM

To: Owen, Jan L. Subject: RE: Ladies

That's good news.

----Original Message-----From: Owen, Jan L.

Sent: Friday, April 04, 2008 1:25 PM To: Gaspard, Scott; Watson, Alison

Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

---- Original Message -----From: Owen, Jan L.

To: GM QSM DTE; Smith, Kimberly Sent: Fri Apr 04 10:23:52 2008

Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

---- Original Message -----

From: GM QSM DTE

To: Owen, Jan L.; Smith, Kimberly Sent: Fri Apr 04 09:56:14 2008

Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez Executive Response Team Customer Relations Manager Washington Mutual Bank (800) 225-5497 Opt. 1 Ext. 467 Fax (206) 965-3082

From: Owen, Jan L.

Sent: Thursday, April 03, 2008 10:50 AM To: Smith, Kimberly; GM QSM DTE

Subject: Ladies

Congresswoman Laura Richardson

Loan

Property address: 3622 W. Curtis Drive Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are: CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: GM QSM DTE <qsmdte@wamu.net>

Sent: Friday, April 4, 2008 1:31 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Ladies

You are very welcome. :)

Rosie Alvarez Executive Response Team Customer Relations Manager Washington Mutual Bank (800) 225-5497 Opt. 1 Ext. 467 Fax (206) 965-3082

----Original Message----From: Owen, Jan L.

Sent: Friday, April 04, 2008 10:24 AM To: GM QSM DTE; Smith, Kimberly

Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

---- Original Message ----From: GM QSM DTE

To: Owen, Jan L.; Smith, Kimberly Sent: Fri Apr 04 09:56:14 2008

Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez Executive Response Team Customer Relations Manager Washington Mutual Bank (800) 225-5497 Opt. 1 Ext. 467 Fax (206) 965-3082

From: Owen, Jan L.

Sent: Thursday, April 03, 2008 10:50 AM To: Smith, Kimberly; GM QSM DTE

Subject: Ladies

Congresswoman Laura Richardson

Loan 🗀	353
Property	address: 3622 W. Curtis Drive
	Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are: Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Watson, Alison <alison.watson@wamu.net>

Sent: Friday, April 4, 2008 1:29 PM

To: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Ladies

That's good news.

----Original Message-----From: Owen, Jan L.

Sent: Friday, April 04, 2008 1:25 PM To: Gaspard, Scott; Watson, Alison

Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

---- Original Message ----

From: Owen, Jan L.

To: GM QSM DTE; Smith, Kimberly Sent: Fri Apr 04 10:23:52 2008

Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

---- Original Message -----From: GM QSM DTE

To: Owen, Jan L.; Smith, Kimberly Sent: Fri Apr 04 09:56:14 2008

Subject: RE: Ladies

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Sent: Thursday, April 03, 2008 10:50 AM To: Smith, Kimberly; GM QSM DTE

Subject: Ladies

Congresswoman Laura Richardson

Loan # = = = = = =

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jan.owen@wamu.net

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, April 4, 2008 1:25 PM

To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>

Subject: Fw: Ladies

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To: Owen, Jan L.; Smith, Kimberly Sent: Fri Apr 04 09:56:14 2008

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From: Owen, Jan L.

Sent: Thursday, April 03, 2008 10:50 AM To: Smith, Kimberly; GM QSM DTE

Subject: Ladies

Congresswoman Laura Richardson

Property address: 3622 W. Curtis Drive Sacramento, CA 95818 Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

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State and Local Government and Industry Relations Manager
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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L. <jan.owen@wamu.net>

Sent: Friday, April 4, 2008 1:24 PM

To: GM QSM DTE <qsmdte@wamu.net>; Smith, Kimberly <kimberly.brown@wamu.net>

Subject: Re: Ladies

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Subject: Ladies

Congresswoman Laura Richardson

Loan District

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First Vice President
State and Local Government and Industry Relations Manager

801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

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This one is sensitive. Contact numbers are: cell, 202-225-7924 Congressional office, 310-538-1190-District office in CA. Please keep me posted. Thanks, J

Jan Lvnn Owen First Vice President State and Local Government and Industry Relations Manager 801 K Street Suite 110 Sacramento, CA 95814 916-553-4961 916-325-4717 fax jan.owen@wamu.net

From: Owen, Jan L.

Sent: Thursday, April 03, 2008 1:49:52 PM
To: Smith, Kimberly; GM QSM DTE

Subject: Ladies

Congresswoman Laura Richardson

Loan [

Property address: 3622 W. Curtis Drive Sacramento, CA 95818

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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: GM PR

Sent: Tuesday, May 27, 2008 10:51:47 AM

Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER 24 May 2008

Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a forcelosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months,"

Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her carnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing. "I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?

By Jennifer Harmon 26 May 2008

National Mortgage News

LONG BEACH, CA -- The Press-Telegram here said that Rep. Laura Richardson made only a few payments on the Sacramento house she bought in 2007, failed to pay property taxes, defaulted on the mortgage and lost the house to foreclosure. The Press-Telegram also reported that Rep. Richardson's lender, **Washington Mutual**, took a loss of nearly \$200,000 when it sold the house at a public auction on May 7.

"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.

The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods

By Brian Collins 26 May 2008

National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling. The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure. And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set if facts.

Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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From: Elias, Alan <alan.elias@wamu.net>
Sent: Friday, June 6, 2008 11:26 AM

To: Schneider, David C. <david.schneider@wamu.net>

Subject: Re: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Well, maybe he and Richardson can hook up? Thanks for the heads up.

Alan

---- Original Message ----From: Schneider, David C. To: Elias, Alan; Gaugl, Sara C.

Cc: Rotella, Steve

Sent: Fri Jun 06 08:14:48 2008

Subject: FW: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Alan,

You may get a call.

Steve, fyi

From: Berens, John

Sent: Friday, June 06, 2008 6:53 AM To: Schneider, David C.; White, Don

Subject: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Evander Holyfield's Mansion Under Foreclosure

Former heavyweight champion Evander Holyfield is facing mounting financial and legal woes.

http://www.enbc.com/id/24998497/from/ET/

fyi, this is ours. David, $I \sqcap m$ sure you recall, $he \sqcap s$ on the top of our large balance loans.

From: Gaugl, Sara C.

Sent: Tuesday, May 27, 2008 4:45:38 PM

To: Schneider, David C.

CC: Champney, Steven D.; Hyde, Arlene M.

Subject: RE: Richardson Coverage: Calculated Risk Blog

Absolutely. This was discussed earlier this morning and origination documents are currently being reviewed.

- Sara

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Schneider, David C.

Sent: Tuesday, May 27, 2008 12:46 PM

To: Gaugl, Sara C.

Cc: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.

Sent: Tuesday, May 27, 2008 12:31 PM

To: Schneider, David C.; Berens, John; Champney, Steven D.

Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan

Subject: Richardson Coverage: Calculated Risk Blog

All:

As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? - Calculated Risk

by Tanta

http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the <u>Daily Breeze</u> kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund

her campaign for State Assembly. So it looks like a pattern.

* * * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

* * * * * * * * * *

The story was originally reported in the <u>Sacramento Capitol Weekly</u>, and picked up by the <u>Wall Street Journal</u>, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from <u>headlining blog posts</u>.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story--I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the L.A. Land and Foreclosure Truth blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-

available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, I 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for \$535,500, with no downpayment and with \$15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was \$365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been \$3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been \$3793.13.

The AP reports that Richardson's salary as a state representative was \$113,000 in 2007, and she received \$20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to \$25,000. That gives me an annual income of \$138,000 or a gross monthly income of \$11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

Now, Richardson has this to say about herself:

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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No wonder she's blaming the lender.

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Champney, Steven D.

Sent: Tuesday, May 27, 2008 3:45:30 PM

To: Schneider, David C.

Subject: Out of Office AutoReply: Richardson Coverage: Calculated Risk Blog

Thank you for contacting me. I am presently out of office 5/22 - 5/27, so if this is an urgent matter or an emergency please contact my assistant Susan Samuel at 904-886 or susan.samuel@wamu.net, otherwise I will respond once I've returned. Thank you and have a WaMu day!

From: Schneider, David C.

Sent: Tuesday, May 27, 2008 3:45:30 PM

To: Gaugl, Sara C.

CC: Champney, Steven D.; Hyde, Arlene M.

Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.

Sent: Tuesday, May 27, 2008 12:31 PM

To: Schneider, David C.; Berens, John; Champney, Steven D.

Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan

Subject: Richardson Coverage: Calculated Risk Blog

All:

As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? - Calculated Risk

by Tanta

http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the <u>Daily Breeze</u> kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund her campaign for State Assembly. So it looks like a pattern.

* * * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

The story was originally reported in the <u>Sacramento Capitol Weekly</u>, and picked up by the <u>Wall Street Journal</u>, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from <u>headlining blog</u> posts.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story--I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the <u>L.A. Land</u> and <u>Foreclosure Truth</u> blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, I 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for \$535,500, with no downpayment and with \$15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was \$365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been \$3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been \$3793.13.

The AP reports that Richardson's salary as a state representative was \$113,000 in 2007, and she received \$20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to \$25,000. That gives me an annual income of \$138,000 or a gross monthly income of \$11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

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WaMu 1301 Second Avenue | WMC40 LSeattle WA 98101 206.500.2822 direct | 206.228 _ _ _ _ ell sara.gaugl@wamu.net This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

Schneider, David C. From:

Tuesday, May 27, 2008 3:37:27 PM Sent:

To: Rotella, Steve

RE: Breaking News: Associated Press, National Mortgage News Subject:

It was already assumed as part of our procedures around ASF. So, we are already taking advantage of this ruling.

ds

From: Rotella, Steve

Sent: Tuesday, May 27, 2008 10:31 AM

To: Schneider, David C.

Subject: FW: Breaking News: Associated Press, National Mortgage News

Does that last item change anything materially for us?

From: GM PR

Sent: Tuesday, May 27, 2008 7:52 AM

Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER

24 May 2008

Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

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The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

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Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?

By Jennifer Harmon 26 May 2008

National Mortgage News

LONG BEACH, CA -- The Press-Telegram here said that Rep. Laura Richardson made only a few payments on the Sacramento house she bought in 2007, failed to pay property taxes, defaulted on the mortgage and lost the house to foreclosure. The Press-Telegram also reported that Rep. Richardson's lender, **Washington Mutual**, took a loss of nearly \$200,000 when it sold the house at a public auction on May 7.

"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.

The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods By Brian Collins 26 May 2008 National Mortgage News WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling. The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure. And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set if facts. Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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Sent: Tuesday, May 27, 2008 1:31:12 PM

To: Schneider, David C.

Subject: FW: Breaking News: Associated Press, National Mortgage News

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The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods

By Brian Collins 26 May 2008

National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling. The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure. And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set if facts. Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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From: Beck, David

Sent: Monday, May 26, 2008 10:44 PM

To: Schneider, David C. <u215416@wamu.com>

Subject: Capital Markets Report for the Week ending May 23, 2008

David, Happy Memorial Day!

WCBS Radio reported this weekend that Laura Richardson a congresswoman from Cal had been forclosed and wanted to testify to congress about it. What the heck is this world coming to? Has she no shame?

We have a working fix for the SLiM glitch that fails to pass all locks to QRM timely. See below.

Doug's write up on credit operations is intersesting. Don't miss.

MSR and pipeline had good weeks although the lag rate update hurt.

If you haven't heard, ERM pushed a VaR update for model risk through to will end up increasing capital allocated to MSR. We should discuss briefly at staff.

I spent time with bankers last week understanding the market for loans, liquidity and prices. I feel pretty strongly that we don't have sales opportunities that make sense.

Met with Beth on my team and RESTART changes. Waiting for more feedback from her if I'm OK on pay and leveling.

RESIDENTIAL

Market Overview

o Last week, Fannie Mae and Freddie Mac informed Congress that interest rates on agency jumbo loans will be brought down. A recent national survey showed that the average rate for a conforming 30-year fixed-rate loan was 6.17% while the average rate for a corresponding agency jumbo loan was 6.61%. The 0.44% spread is about one third of the 1.30% March spread.

Pricing

- o Last week lock activity reports showed a modest 10% decline in week over week volume. However, the percentage is suspect since some new rate locks are being entered into corporate databases on a delayed basis. (See the third Operations bullet below.)
- o Originations of agency jumbo loans continues to grow as a percentage of overall volume. Last week agency jumbo loans represented 5% of total locks. Capital Markets continues to work with Freddie Mac to get improved execution based upon the high current credit quality of these loans.
- o WaMu implemented tighter agency jumbo pricing on May 12th. Currently WaMu is quoting 6.125% for a conforming 30 year fixed rate loan compared with 6.250% for the corresponding agency jumbo loan.

Trading

o A large number of non-agency bid lists hit the Street last week as investors who purchased distressed MBS at the March lows sought to capitalize on the recent tightening in spreads. Bid lists were still predominately super senior AAA's or mezzanine classes.

o Contributing to the bid lists this week was a SIV liquidation which featured hybrid mezzanine securities. Only a few securities traded.

o The Odyssey portfolio acquired the Luminent repo collateral last week. \$19 million of market value transferred from WCC to WMB.

Market Risk

o Interest rate volatility continues in a 8-10bps daily range with the fixed income markets focused on oil prices at record levels of \$130 a barrel and the Federal Reserve committed to containing inflation by maintaining the federal funds rate at 2% through year-cnd. The tight 20-30bps trading range and agency sponsorship of loans continues to provide stability to the P/W hedging environment as evidenced by positive hedge cost of 4bps month-to-date. In addition, the agency MBS market continues to be supported by strong dollar rolls and implied financing rates in the 2.15-2.30% range. WaMu settled \$500 million of late issue pools that were financed at a 2.10-2.20% level which is approximately 100bps below internal funding levels.

Portfolio Management

o Freddie Mac indicated L+350 with 40% subordination for a proposed \$7 billion trade of portfolio subprime loans, \$4.4 billion of which are fixed rate loans. Capital Markets countered in the area of swaps + 200. Freddie Mac asked for a sample term sheet. Capital Markets expects to get an offer from Freddie Mac next week on \$1.4 billion of seasoned hybrid loans.

o Portfolio Management concluded that the LPRM results for the Odyssey portfolio are insufficient and has begun working with the Credit Modeling team on the calibration of the LPRM model. The primary concern is that LPRM is assuming faster than expected prepayments and, therefore, lower than expected losses.

o Significant activities continue with respect to new loan modification rollouts and the Loss Mitt Optimizer. Last week, in addition to supporting development efforts for new mods, presentations were made to the OTS, Corporate Credit and McKinsey. Follow up questions by the aforementioned groups were addressed as well.

MSR

- o Month-to-date, MSR hedging has generated a \$3.2 million gain, ahead of short-run forecast and weekly results by +\$2.6 million, driven by carry, yega, yield curve and mortgage strength.
- o The market is trading between 3.75% and 4.05% in 5y swaps. \$50 million of hybrid MBS have been added to the portfolio as a first step in a multi-step larger program.
- o MRC approved ERM's proposal to increase the model risk assigned to MSR which specifically impacts the new SP2 valuation scenarios as well as the weekly and monthly reports.
 - o Corrected origination channel data was issued in QRM and testing has confirmed the problem has been resolved.

Credit / Investor Relations

- o Executed a two year, 75% market share agreement with Freddie Mac, including waivers and pricing.
- o Awaiting Ameriquest's financials to determine if a \$2 million payment by Ameriquest to WaMu in exchange for WaMu's release of Ameriquest from its loan representation and warranty liability is reasonable. Fremont countered WaMu's proposed \$5.8 million payment to release Fremont from all loan representation and warranty liability with a \$480K offer. Fremont's offer was rejected.

- o The Consumer Direct retention MOD initiative, which compares MODs with non-MODs of similar seasoning and pay status, is done. Loss mit MOD tracking is on-going.
- o Continuing to work with Servicing to create and populate three default history databases for all WaMu subprime and prime asset and investor loans. Received liquidated (01/01/07 to 04/30/08) and outstanding (as of 04/30) REO populations. Expect to receive all foreclosures from 01/01/06 to 04/30/08 by May 28th.
- o Queried ED for all loan modifications from January 2007 to April 2008. Data will enable loss and prepayment analysis based on modification type (i.e. step rate, re-amortization, etc.). The bifurcation of performance by modification type allows the Optimizer to properly determine what loss mitigation alternative (modification type) will provide best execution to the investor or portfolio.
 - o Recovered \$800K from former correspondent sellers for loans with breaches of representations and warranties.

Operations

- o The "go-live" in production for the Lewtan Project is set for June 5th.
- o As a result of the execution of the settlement agreement with Luminent, WCC books and records are now clear of all transactions, including trades, settlements & asset transfers to WMB. On or before May 30th, the Broker-Dealer Withdrawl Form will be filed with FINRA.
- o Lock events are triggering in SLiM, but there is a lag in the delivery of data from SLiM to ETL with respect to a portion of the locks. ETL in turn feeds HI which feeds LLDM, QRM, ED, etc. Analysis is underway to determine root cause of this Severity 1 issue. The locks that are delayed are being identified via IDRL so that the loans can be appropriately hedged.
- o Capital Markets met with the Compliance Department to discuss the respective roles and responsibilities of each group in light of the "compliance blueprint". The Compliance Department generally agreed that the responsibility for compliance rests with Capital Markets and that in the future the Compliance Department will act primarily as an observer and reporter to senior management. The Compliance Department pointed out that Treasury has 5 FTE devoted to compliance activities, but has only about one third of Capital Markets overall staff. Current Capital Markets staffing plans include a 9 member compliance unit which steps down to 7 members within 6 months.
- o Conducted a call with GT Servicing last week regarding the purchase of subprime servicing. GT Servicing requested additional summary data based on deal characteristics of the loans. The additional data includes the nature and extent of advancing obligations, the reimbursement rules for advances, ownership of float, compensating interest methodology and the extent to which servicing fees are subordinated to other payments. The lawyers will review the applicable transaction documents and provide the summary dat once the deals are identified by Master Servicing and the pooling agreements are provided by Transaction Management.

David Beck WaMu Capital Markets From: Schneider, David C.

Sent: Thursday, May 22, 2008 6:30 PM

To: Rotella, Steve <steve.rotella@wamu.net>
Subject: Fw: Congresswoman Richards & David S

Fyi

---- Original Message -----

From: Berens, John To: Schneider, David C.

Sent: Thu May 22 14:17:00 2008

Subject: Fw: Congresswoman Richards & David S

---- Original Message -----

From: Thorn, Ann

To: Berens, John; Champney, Steven D. Sent: Thu May 22 13:48:58 2008

Subject: RE: Congresswoman Richards & David S

*****attorney/client priviledged information, for internal use Only *******

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----From: Berens, John

Sent: Thursday, May 22, 2008 4:39 PM To: Thorn, Ann; Champney, Steven D.

Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

---- Original Message ----From: Schneider, David C. To: Berens, John Sent: Thu May 22 13:15:37 2008 Subject: Re: Congresswoman Richards & David S What about the process to look at all loans prior to foreclosure? ds ---- Original Message -----From: Berens, John To: Schneider, David C. Sent: Thu May 22 12:58:28 2008 Subject: Re: Congresswoman Richards & David S Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERT letter went to customer the day after we removed the code. I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info. _____ ---- Original Message -----From: Schneider, David C. To: Berens, John Sent: Thu May 22 12:41:31 2008 Subject: Re: Congresswoman Richards & David S What went wrong in the process? ds ---- Original Message -----From: Berens, John To: Schneider, David C. Sent: Thu May 22 12:31:11 2008 Subject: Fw: Congresswoman Richards & David S --------- Original Message ----From: Thorn, Ann To: Berens, John; Samuel, Susan L.; Champney, Steven D. Cc: Prince, Deanna K.

Sent: Thu May 22 12:26:28 2008

Subject: RE: Congresswoman Richards & David S

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message----

From: Berens, John

Sent: Thursday, May 22, 2008 2:43 PM To: Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.; Thorn, Ann

Subject: Re: Congresswoman Richards & David S

REDACTED

---- Original Message -----From: Samuel, Susan L.

To: Berens, John; Champney, Steven D. Cc: Prince, Deanna K.; Thorn, Ann Sent: Thu May 22 09:55:00 2008

Subject: Congresswoman Richards & David S

REDACTED



Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886-6251 direct, susan.samuel@wamu.net

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From: Schneider, David C.

Sent: Thursday, May 22, 2008 4:16 PM

To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

---- Original Message -----From: Berens, John To: Schneider, David C.

Sent: Thu May 22 12:58:28 2008

Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

---- Original Message -----From: Schneider, David C.

To: Berens, John

Sent: Thu May 22 12:41:31 2008

Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

---- Original Message -----From: Berens, John To: Schneider, David C.

Sent: Thu May 22 12:31:11 2008

Subject: Fw: Congresswoman Richards & David S

---- Original Message ----

From: Thorn, Ann

To: Berens, John; Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.

Sent: Thu May 22 12:26:28 2008

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REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----

From: Berens, John

Sent: Thursday, May 22, 2008 2:43 PM To: Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.; Thorn, Ann

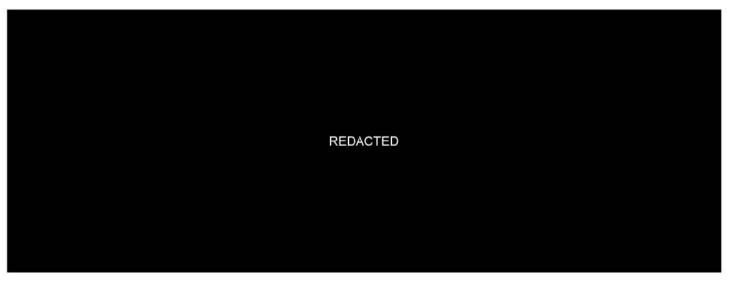
Subject: Re: Congresswoman Richards & David S

REDACTED

---- Original Message -----From: Samuel, Susan L.

To: Berens, John; Champney, Steven D. Cc: Prince, Deanna K.; Thorn, Ann Sent: Thu May 22 09:55:00 2008

Subject: Congresswoman Richards & David S





Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886-6251 direct, susan.samuel@wamu.net

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From: Schneider, David C.

Sent: Thursday, May 22, 2008 3:42 PM

To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

---- Original Message ----

From: Berens, John To: Schneider, David C.

Sent: Thu May 22 12:31:11 2008

Subject: Fw: Congresswoman Richards & David S

.....

---- Original Message ----

From: Thorn, Ann

To: Berens, John; Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.

Sent: Thu May 22 12:26:28 2008

Subject: RE: Congresswoman Richards & David S

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Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message----

From: Berens, John

Sent: Thursday, May 22, 2008 2:43 PM To: Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.; Thorn, Ann

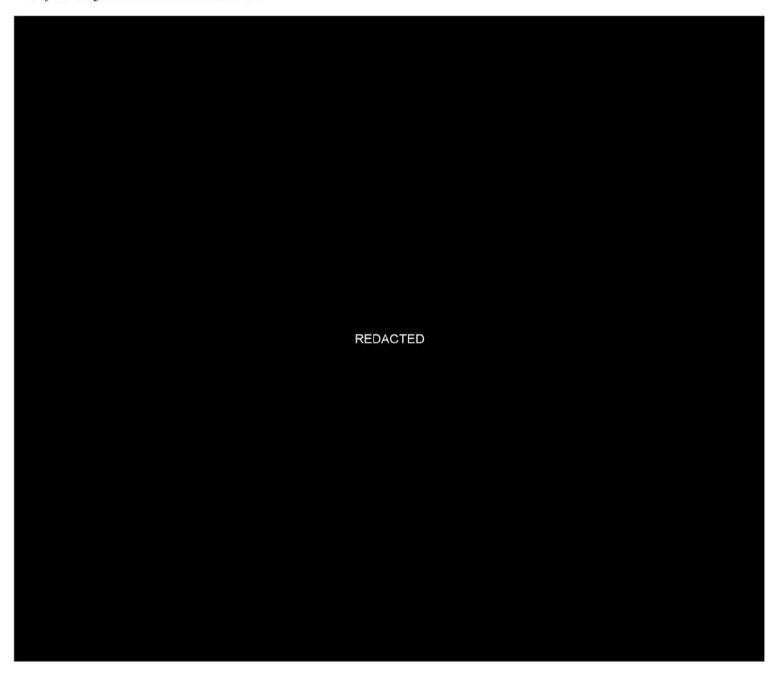
Subject: Re: Congresswoman Richards & David S

REDACTED

---- Original Message ----From: Samuel, Susan L.

To: Berens, John; Champney, Steven D. Cc: Prince, Deanna K.; Thorn, Ann Sent: Thu May 22 09:55:00 2008

Subject: Congresswoman Richards & David S



Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886-6251 direct, susan.samuel@wamu.net

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From: Schneider, David C.

Sent: Thursday, May 22, 2008 10:51 AM

To: Rotella, Steve <steve.rotella@wamu.net>

Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communication

Fyi. I'm trying to get more info - I'll have more in a few hours.

ds

---- Original Message ----From: Gaugl, Sara C. To: Schneider, David C.

Sent: Wed May 21 22:47:45 2008

Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

David,

So far, WaMu is not a significant focus of this news cycle and we haven't been positioned in a negative light.

For your reference, embedded below is the AP article we were expecting - WaMu is only briefly mentioned as the lender consistent with earlier coverage. I placed a call to AP's newsroom but didn't receive a call back before they went to print. However, given that we don't yet have Congresswoman Richardson's consent to discuss her loan with the media (we've asked for it, though), we are limited to confirming information available in the public record - which the media has already uncovered.

Because the AP is a national wire service, expect this article to trigger additional media inquiries and news coverage tomorrow. I'll keep you informed of any new developments, including any statements we provide to the media.

Please feel free to call at any time if you'd like to further disuess. 206-228

- Sara

-

From: Schneider, David C. Sent: Wed 05/21/2008 8:51 PM

To: Gaugl, Sara C.

Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

Story doesn't seem to be too bad.

Are ther ripples with this one? ds

---- Original Message ----From: Gaugl, Sara C. To: Schneider, David C.

Cc: Battaglia, Paul J.; Elias, Alan; Cook, Don

Sent: Wed May 21 20:29:37 2008

David.

As a follow-up to Paul \square s message, Capitol Weekly broke this story today (full-text article embedded below for your reference). This \square news \square has since been reported by a LA Times blogger, and we know that the AP and Washington Post have picked up on the story as well. Additional coverage is expected tomorrow.

- Sara

Forcelosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $$60,000 ext{ } ext$

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 \subseteq \$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came

back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC401 Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net> Thursday, July 10, 2008 5:24 PM Sent:

Mathis, Julie A. <julie.mathis@wamu.net> To:

Subject: RE: Richardson

What happened?

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150 cell:

For Internal Use Only

From: Mathis, Julie A.

Sent: Thursday, July 10, 2008 12:47 PM

To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.

Cc: Battaglia, Paul J.
Subject: RE: Richardson

Calling her again at 1:30.

From: Thorn, Ann

Sent: Thursday, July 10, 2008 10:32 AM To: Lyman, Daryl W.; Rogers, Savannah L. Cc: Mathis, Julie A.: Battaglia, Paul J. Subject: RE: Richardson

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150

For Internal Use Only

From: Lyman, Daryl W.

Sent: Thursday, July 10, 2008 10:31 AM To: Rogers, Savannah L.; Thorn, Ann Cc: Mathis, Julie A. Battaglia, Paul J. Subject: RE: Richardson

REDACTED

Daryl W. Lyman

First Vice President & Senior Counsel

Washington Mutual Legal Department 1301 Second Avenue, WMC 3501 Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax daryl.lyman@wamu.net

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From: Rogers, Savannah L.

Sent: Thursday, July 10, 2008 6:17 AM **To:** Thorn, Ann; Lyman, Daryl W.

Cc: Mathis, Julie A.

Subject: RE: Richardson

REDACTED

Without the \$100,000 corporate advance the Mod terms would be adjusted to the following:

Current UPB \$533,455.31 Capitalized Amount \$63,875.45 Delinquent Interest 07/07-08/08 \$50,856.13 Escrow (Taxes) \$9,680.56 Foreclosure Fees \$3,338.76 New Modified UPB \$597,330.76 1st payment date 9/1/08 \$4,352.32 New P&I \$4,267.58 New Escrow \$84.74 Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A. Sent: Thursday, July 10, 2008 8:41 AM To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W. Cc: Rogers, Savannah L.; Pound, Robert A. Subject: RE: Richardson
Savannah, does this change your figures?
Thanks,
Julie
From: Thomas, Michelle M. Sent: Thursday, July 10, 2008 8:39 AM To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W. Cc: Rogers, Savannah L.; Pound, Robert A. Subject: RE:
Julie
The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is \$9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.
Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726 email: michelle.m.thomas@wamu.net
From: Mathis, Julie A. Sent: Thursday, July 10, 2008 8:25 AM To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W. Cc: Rogers, Savannah L. Subject: RE: Richardson Importance: High
No, I had to leave a message and she has not called back yet.
Michelle, has the tax issue been resolved? We need to have a response asap please.
Thanks,
Julie
From: Thorn, Ann Sent: Thursday, July 10, 2008 7:27 AM To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W. Cc: Rogers, Savannah L. Subject: RE:

did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.

Sent: Wed 07/09/2008 01:32 PM

To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.

Cc: Rogers, Savannah L.

Subject: RE: Richardson

I just left a msg for Ms. Richardson to call me so we can schedule time to dicuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.

Sent: Wednesday, July 09, 2008 2:25 PM

To: Thomas, Michelle M. Cc: Mathis, Julie A.

Subject: FW: ____iichardson Importance: High

Michelle,

Can you explain why the escrow required from ANA1 8/08 was \$10,031.70 yesterday and today the required amount shows \$593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A.

Sent: Wednesday, July 09, 2008 2:17 PM

To: Rogers, Savannah L.

Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.

Subject: RE: Richardson Importance: High

Savannah, please bring the file over.

thanks,

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	1 1	1		
J	u	ı	ı	ㄷ

From: Thorn, Ann

Sent: Wednesday, July 09, 2008 1:39 PM To: Lyman, Daryl W.; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J. Subject: RE:

great

Julie, plesae call Richarson today and get documents out.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150 cell:

For Internal Use Only

From: Lyman, Daryl W.

Sent: Wednesday, July 09, 2008 1:38 PM To: Thorn, Ann; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.

Subject: RE: Richardson

REDACTED

-Daryl

From: Thorn, Ann

Sent: Wednesday, July 09, 2008 10:31 AM

To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE ichardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Lyman, Daryl W.

Sent: Wednesday, July 09, 2008 1:24 PM

To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J. **Cc:** Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

REDACTED

Daryl W. Lyman

First Vice President & Senior Counsel

Washington Mutual Legal Department 1301 Second Avenue, WMC 3501 Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax daryl.lyman@wamu.net

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From: Thorn, Ann

Sent: Tuesday, July 08, 2008 5:44 AM

To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.

Sent: Tuesday, July 08, 2008 8:42 AM

To: Battaglia, Paul J.

Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

Paul,

REDACTED

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Monday, July 07, 2008 6:12 PM

To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A. **Subject:** RE: Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene

Subject: RE: chardson

Done

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726 email: michelle.m.thomas@wamu.net

From: Thorn, Ann

Sent: Monday, July 07, 2008 5:33 PM

To: Pound, Robert A.

Cc: Coker, Darlene; Thomas, Michelle M. **Subject:** RE:

Remove the stop and pay the taxes

From: Pound, Robert A.

Sent: Mon 07/07/2008 04:16 PM

To: Thorn, Ann

Cc: Coker, Darlene; Thomas, Michelle M. **Subject:** RE: Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound Washington Mutual LS Section Manager I 843-673-4007

From: Thorn, Ann

Sent: Monday, July 07, 2008 3:50 PM

To: Rogers, Savannah L.; Thomas, Michelle M.

Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene

Subject: RE: Richardson

Michelle, can you please get this changed today as this is a highly escalated matter. Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.

Sent: Monday, July 07, 2008 3:39 PM

To: Thomas, Michelle M.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.

Subject: FW: Richardson

Importance: High

Michelle,

Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Thomas, Michelle M.

Sent: Thursday, July 03, 2008 10:51 AM

To: Rogers, Savannah L.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.

Subject: RE; Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726 email: michelle.m.thomas@wamu.net << OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 10:38 AM

To: Thomas, Michelle M.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.

Subject: FW: kichardson

Hi Michelle,

Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Thursday, July 03, 2008 10:19 AM

To: Rogers, Savannah L.; Battaglia, Paul J.

Cc: Beal, Pamela S.; Mathis, Julie A.

Subject: RE: Richardson

Ok, that is probably going to be a problem......

What are the new numbers and what changes are being made? Paul, fyi.....

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 9:50 AM

To: Thorn, Ann

Cc: Beal, Pamela S.; Mathis, Julie A.

Subject: RE: Richardson

Yes, you are correct.

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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Action of the Control of the Control

From: Thorn, Ann

Sent: Thursday, July 03, 2008 9:03 AM

To: Rogers, Savannah L.; Mathis, Julie A.

Cc: Beal, Pamela S.

Subject: RE: Richardson

Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 8:56 AM

To: Thorn, Ann

Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.

Subject: RE: Richardson

Ann.

Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers

Homeownership Preservation

Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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V 0

From: Thorn, Ann

Sent: Thursday, July 03, 2008 8:47 AM

To: Rogers, Savannah L.; Thomas, Michelle M.

Cc: Mathis, Julie A.; Beal, Pamela S.

Subject: RE: RE: Richardson

What is going on with the Mod?

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

10 5 0

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 8:36 AM

To: Thomas, Michelle M.

Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.

Subject: FW: Richardson

Hi Michelle,

Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers Homeownership Preservation Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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Con the second of the second o

From: Thorn, Ann

Sent: Wednesday, July 02, 2008 3:39 PM

To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.

Subject: FW: Richardson

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.

Sent: Wednesday, July 02, 2008 3:37 PM

To: Thorn, Ann

Subject: RE: kichardson

Done.

Thank you,

Beth

From: Thorn, Ann

Sent: Wednesday, July 02, 2008 1:01 PM

To: Boulton, Elizabeth A.

Subject: FW: Richardson

Importance: High

Can you change back to presale stop code

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

The second Address Ave

From: Mathis, Julie A.

Sent: Wednesday, July 02, 2008 12:01 PM

To: Thorn, Ann

Cc: Rogers, Savannah L.; Beal, Pamela S.

Subject: FW: Richardson

Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.

Sent: Wednesday, July 02, 2008 10:57 AM

To: Mathis, Julie A.
Cc: Beal, Pamela S.

Subject: RE; Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: Richardson >>

Thank you,

Savannah Rogers

Homeownership Preservation

Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Mathis, Julie A.

Sent: Tuesday, July 01, 2008 9:20 PM

To: Rogers, Savannah L.

Cc: Beal, Pamela S.

Subject: FW: ichardson

Are we ok with this one?

Thanks!

Julie

France Thomas Michalla M

From: Thomas, Michelle M.

Sent: Thursday, June 26, 2008 11:03 AM

To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.

Cc: Springs, Sonya E.; Pound, Robert A.

Subject: RE: Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net << OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.

Sent: Thursday, June 26, 2008 9:57 AM

To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'

Cc: Springs, Sonya E.; Pound, Robert A. Subject: RE: Richardson

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net << OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.

Sent: Wednesday, June 25, 2008 2:27 PM

To: Thomas, Michelle M.

Subject: FW: Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior Phone (843)673-3706

Fax (843) 673-4728

Mailstop FSC0211

Sonya. Springs@Wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

Consideration according to a Communication

From: Pound, Robert A.

Sent: Wednesday, June 25, 2008 2:23 PM

To: Springs, Sonya E.; Morris, Linda

Cc: Kirby, Louise L.

Subject: RE Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.

Sent: Wednesday, June 25, 2008 2:08 PM

To: Morris, Linda

Pound, Robert A.; Kirby, Louise L. RE: Richardson Subject:

Importance: High

Louise.

There is already a NON123 task open and its assigned to Linda Morris.

Linda.

Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail

Thanks,

Sonya Springs

<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3706 (843) 673-4728 Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.

Sent: Wednesday, June 25, 2008 12:02 PM

To: Lopez, Christina; Rogers, Savannah L.

Springs, Sonya E.

Subject:

RE: ichardson

Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY

LS Section Manager II

Tax Mitigation (843) 673-4737 (phone) (843) 673-4728 (fax)

From: Lopez, Christina

Sent: Wednesday, June 25, 2008 9:16 AM

To: Rogers, Savannah L. Cc: Kirby, Louise L.

Richardson Subject:

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.

Sent: Wednesday, June 25, 2008 8:56 AM

To: Lopez, Christina Cc: Kirby, Louise_L.

Richardson Subject: RE:

Chrissy,

This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Kirby, Louise L.

Sent: Wednesday, June 25, 2008 8:50 AM

To: Rogers, Savannah L.

Subject: RE: Richardson

Savannah.

Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7-conveyed, which also prevents us from paying.

LOUISE KIRBY LS Section Manager II Tax Mitigation (843) 673-4737 (phone) (843) 673-4728 (fax)

17. 17.

From: Rogers, Savannah L.

Sent: Wednesday, June 25, 2008 8:35 AM

To: Kirby, Louise L.

Subject: FW: Richardson

Importance: High

Louise,

Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Rogers, Savannah L.

Sent: Tuesday, June 24, 2008 9:39 AM

To: Johnson, Wonza L.

Cc: Haywood, Oriska S.; Mathis, Julie A.

Subject: Richardson

Importance: High

Hi Wonza,

There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks.

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From:

Thorn, Ann <ann.thorn@wamu.net>

Sent:

Thursday, July 10, 2008 2:29 PM

To:

Mathis, Julie A. <julie.mathis@wamu.net>

Subject:

RE: Richardson

Put this freakin thing to BED ...

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150 cell:

For Internal Use Only

From: Mathis, Julie A.

Sent: Thursday, July 10, 2008 12:47 PM

To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.

Cc: Battaglia, Paul J.
Subject: RE:

Calling her again at 1:30.

From: Thorn, Ann

Sent: Thursday, July 10, 2008 10:32 AM To: Lyman, Daryl W.; Rogers, Savannah L. Cc: Mathis, Julie A.: Battaglia, Paul J. Subject: RE: Richardson

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150 cell:

For Internal Use Only

From: Lyman, Daryl W.

Sent: Thursday, July 10, 2008 10:31 AM To: Rogers, Savannah L.; Thorn, Ann Cc: Mathis, Julie A.; Battaglia, Paul J. Subject: RE:

REDACTED

Daryl W. Lyman

First Vice President & Senior Counsel

Washington Mutual Legal Department 1301 Second Avenue, WMC 3501 Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax daryl.lyman@wamu.net

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From: Rogers, Savannah L.

Sent: Thursday, July 10, 2008 6:17 AM **To:** Thorn, Ann; Lyman, Daryl W.

Cc: Mathis, Julie A.

Subject: RE: Richardson

REDACTED

Current UPB \$533,455.31 Capitalized Amount \$63,875.45 Delinquent Interest 07/07-08/08 \$50,856.13 Escrow (Taxes) \$9,680.56 Foreclosure Fees \$3,338.76 New Modified UPB \$597,330.76 1st payment date 9/1/08 \$4,352.32 New P&I \$4,267.58 New Escrow \$84.74 Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A. Sent: Thursday, July 10, 2008 8:41 AM To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W. Cc: Rogers, Savannah L.; Pound, Robert A. Subject: RE: Richardson
Savannah, does this change your figures?
Thanks,
Julie
From: Thomas, Michelle M. Sent: Thursday, July 10, 2008 8:39 AM To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W. Cc: Rogers, Savannah L.; Pound, Robert A. Subject: RE: Richardson
Julie
The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is \$9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.
Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726 email: michelle.m.thomas@wamu.net
From: Mathis, Julie A. Sent: Thursday, July 10, 2008 8:25 AM To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W. Cc: Rogers, Savannah L. Subject: RE: Richardson Importance: Tigri —
No, I had to leave a message and she has not called back yet.
Michelle, has the tax issue been resolved? We need to have a response asap please.
Thanks,
Julie
From: Thorn, Ann Sent: Thursday, July 10, 2008 7:27 AM To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W. Cc: Rogers, Savannah L. Subject: RE: Richardson did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.

Sent: Wed 07/09/2008 01:32 PM

To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.

Cc: Rogers, Savannah L.
Subject: RE:

I just left a msg for Ms. Richardson to call me so we can schedule time to dicuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.

Sent: Wednesday, July 09, 2008 2:25 PM

To: Thomas, Michelle M. Cc: Mathis, Julie A.

Subject: FW: Richardson

Importance: High

Michelle.

Can you explain why the escrow required from ANA1 8/08 was \$10,031.70 yesterday and today the required amount shows \$593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A.

Sent: Wednesday, July 09, 2008 2:17 PM

To: Rogers, Savannah L.

Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.

Subject: RE: 2 3 3 Richardson

Importance: High

Savannah, please bring the file over.

thanks,

From: Thorn, Ann

Sent: Wednesday, July 09, 2008 1:39 PM **To:** Lyman, Daryl W.; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.

Subject: RE: Richardson

great

Julie, plesae call Richarson today and get documents out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150 _____
cell:

For Internal Use Only

From: Lyman, Daryl W.

Sent: Wednesday, July 09, 2008 1:38 PM **To:** Thorn, Ann; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.

Subject: RE: Richardson

REDACTED

-Daryl

From: Thorn, Ann

Sent: Wednesday, July 09, 2008 10:31 AM

To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

REDACTED

Ann Thorn, FVP

Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
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From: Lyman, Daryl W.

Sent: Wednesday, July 09, 2008 1:24 PM

To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J. **Cc:** Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

REDACTED

Daryl W. Lyman

First Vice President & Senior Counsel

Washington Mutual Legal Department 1301 Second Avenue, WMC 3501 Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax daryl.lyman@wamu.net

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From: Thorn, Ann

Sent: Tuesday, July 08, 2008 5:44 AM

To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.

Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.

Subject: RE: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.

Sent: Tuesday, July 08, 2008 8:42 AM

To: Battaglia, Paul J.

Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S. **Subject:** RE:



Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Monday, July 07, 2008 6:12 PM

To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.

Cc: Coker, Darlene; Mathis, Julie A. Subject: RE:

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.

Cc: Coker, Darlene

Subject: RE:

Done

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net

From: Thorn, Ann

Sent: Monday, July 07, 2008 5:33 PM

To: Pound, Robert A.

Cc: Coker, Darlene; Thomas, Michelle M. **Subject:** RE: RE: Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.

Sent: Mon 07/07/2008 04:16 PM

To: Thorn, Ann

Cc: Coker, Darlene; Thomas, Michelle M. **Subject:** RE: Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound Washington Mutual LS Section Manager I 843-673-4007

From: Thorn, Ann

Sent: Monday, July 07, 2008 3:50 PM

To: Rogers, Savannah L.; Thomas, Michelle M.

Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene

Subject: RE: ichardson

Michelle, can you please get this changed today as this is a highly escalated matter. Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150

office: 904-462-2150 cell:

For Internal Use Only

From: Rogers, Savannah L.

Sent: Monday, July 07, 2008 3:39 PM

To: Thomas, Michelle M.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.

Subject: FW: Richardson

Importance: High

Michelle,

Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Thomas, Michelle M.

Sent: Thursday, July 03, 2008 10:51 AM

To: Rogers, Savannah L.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.

Subject: RE: Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726 email: michelle.m.thomas@wamu.net

<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 10:38 AM

To: Thomas, Michelle M.

Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.

Subject: FW: Richardson

Hi Michelle,

Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Thursday, July 03, 2008 10:19 AM

To: Rogers, Savannah L.; Battaglia, Paul J.

Cc: Beal, Pamela S.; Mathis, Julie A.

Subject: RE: Richardson

Ok, that is probably going to be a problem......

What are the new numbers and what changes are being made? Paul, fyi......

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 9:50 AM

To: Thorn, Ann

Cc: Beal, Pamela S.; Mathis, Julie A.

Subject: RE Richardson

Yes, you are correct.

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann

From: Thom, Ann

Sent: Thursday, July 03, 2008 9:03 AM

To: Rogers, Savannah L.; Mathis, Julie A.

Cc: Beal, Pamela S.

Subject: RE: Richardson

Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Rogers, Savannah L.

6 + T | 1 | 1 | 02 | 2000

Sent: Thursday, July 03, 2008 8:56 AM

To: Thorn, Ann

Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.

Subject: RE: Richardson

Ann.

Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Thursday, July 03, 2008 8:47 AM

Rogers, Savannah L.; Thomas, Michelle M.

Mathis, Julie A.; Beal, Pamela S. RE: Richardson Subject:

What is going on with the Mod?

******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Rogers, Savannah L.

Sent: Thursday, July 03, 2008 8:36 AM

Thomas, Michelle M. To:

Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.

Subject:

FW: Richardson

Hi Michelle,

Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers Homeownership Preservation

Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann

Sent: Wednesday, July 02, 2008 3:39 PM

Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.

FW Richardson Subject:

*******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.

Sent: Wednesday, July 02, 2008 3:37 PM

To: Thorn, Ann

RE: Richardson Subject:

Done.

Thank you,

Beth

From: Thorn, Ann

Sent: Wednesday, July 02, 2008 1:01 PM

To: Boulton, Elizabeth A.

FW: Richardson Subject:

Importance: High

Can you change back to presale stop code

*******Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-462-2150

For Internal Use Only

From: Mathis, Julie A.

Sent: Wednesday, July 02, 2008 12:01 PM

To: Thorn, Ann

Cc: Rogers, Savannah L.; Beal, Pamela S.

Subject: FW: Richardsor

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.

Sent: Wednesday, July 02, 2008 10:57 AM

To: Mathis, Julie A.
Cc: Beal, Pamela S.

Subject: RE: Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: Richardson >>

Thank you,

Savannah Rogers

Homeownership Preservation

Washington Mutual

Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A.

Sent: Tuesday, July 01, 2008 9:20 PM

To: Rogers, Savannah L.
Cc: Beal, Pamela S.

Subject: FW Richardson

Are we ok with this one?

Thanks!

Julie

From: Thomas, Michelle M.

Sent: Thursday, June 26, 2008 11:03 AM

To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.

Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: kichardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas

Real Estate Tax Associate Sr.

1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net << OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.

Sent: Thursday, June 26, 2008 9:57 AM

To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'

Cc: Springs, Sonya E.; Pound, Robert A. Richardson Subject: RE:

Michelle M. Thomas Real Estate Tax Associate Sr. 1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net << OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.

Sent: Wednesday, June 25, 2008 2:27 PM

To: Thomas, Michelle M.
Subject: FW: Richardson

Michelle.

I am copying you on this email so you can respond to the original parties on the email.

Thanks, Sonya Springs << OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior Phone (843)673-3706

Fax (843) 673-4728 Mailstop FSC0211

Sonya.Springs@Wamu.net

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.

Sent: Wednesday, June 25, 2008 2:23 PM Springs, Sonya E.; Morris, Linda

Kirby, Louise L.

RE: Richardson Subject:

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.

Sent: Wednesday, June 25, 2008 2:08 PM

To: Morris, Linda

Cc: Pound, Robert A.; Kirby, Louise L.

Subject: RE: Richardson

Importance: High

Louise.

There is already a NON123 task open and its assigned to Linda Morris.

Linda.

Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,

Sonya Springs

<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3706 Fax (843)673-4728 Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.

Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.

Cc: Springs, Sonya E.

Subject: RE1 Richardson

Sonya

Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY LS Section Manager II Tax Mitigation (843) 673-4737 (phone) (843) 673-4728 (fax) From: Lopez, Christina

Sent: Wednesday, June 25, 2008 9:16 AM

To: Rogers, Savannah L.
Cc: Kirby, Louise L.

Subject: RE: Richardso

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.

Sent: Wednesday, June 25, 2008 8:56 AM

To: Lopez, Christina **Cc:** Kirby, Louise L.

Subject: RE: Richardson

Chrissy,

This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937

Direct fax 469 549 5978

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LANGE TO THE SECOND SEC

From: Kirby, Louise L.

Sent: Wednesday, June 25, 2008 8:50 AM

To: Rogers, Savannah L.

Subject: RE: Richardson

Savannah,

Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7-conveyed, which also prevents us from paying.

LOUISE KIRBY LS Section Manager II Tax Mitigation (843) 673-4737 (phone) (843) 673-4728 (fax)

evitantia programa pr

From: Rogers, Savannah L.

Sent: Wednesday, June 25, 2008 8:35 AM

To: Kirby, Louise L.

Subject: FW: Richardson

Importance: High

Louise,

Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let management know?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Rogers, Savannah L.

Sent: Tuesday, June 24, 2008 9:39 AM

To: Johnson, Wonza L.

Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: ichardson

Importance: High

Hi Wonza,

There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 2:17 PM

To: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: FW: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08 pdf - Adobe

Acrobat Professional

Attach: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf

print two copies for my signature

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager office: 904-462-2150 cell: 414-418

For Internal Use Only

From: Martin T. McGuinn [
Sent: Tuesday, July 08, 2008 3:12 PM

Sent: Tuesday, July 08, 2008 3:12 PM **To:** Thorn, Ann; Brignac, Deborah P. **Cc:** Cook, Don; Battaglia, Paul J.

Subject: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional

REDACTED

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn
Direct Dial: (619) 525

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SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is entered into as of June 18, 2008, by and between Washington Mutual Bank, , a federally chartered savings association ("WaMu"), California Reconveyance Company ("CRC"), James York ("York") and Red Rock Mortgage Inc. ("Red Rock"). York and Red Rock shall hereafter be collectively referred to as Red Rock. For purposes of this Agreement, the term "WaMu" shall also refer to all predecessors, successors, assigns and investors of WaMu, including, without limitation, any person or entity taking assignment of the Note and Deed of Trust originated by WaMu as described below, except as specifically identified herein. WaMu, CRC, York and Red Rock are at times referred to in this Agreement individually as a "Party" and, collectively, as the "Parties."

RECITALS

- A. On or about January 4, 2007, WaMu made a loan to Laura Richardson, ("Richardson") evidenced by a promissory note in the sum of \$535,001.00 (the "Note").
- B. On or about January 4, 2007,, Richardson executed and delivered to WaMu a Deed of Trust (the "WaMu Deed of Trust") securing the real property located at 3622 West Curtis Drive, Sacramento, California 95818 ("the Property"). On or about January 10, 2007, the WaMu Deed of Trust was recorded in the County Recorder's Office for Sacramento County, California at Book 20070110, Page 1818.
- C. Richardson became delinquent on the Note and on December 14, 2007, WaMu caused CRC to record a Notice of Default against the Property at Book 20071214, Page 358. Thereafter, CRC recorded a Notice of Sale on March 19, 2008 setting the original sale date for the Property on April 7, 2008 at Book 2008-0319, Page 352. CRC conducted a foreclosure sale on May 7, 2008, and Red Rock was the highest bidder at the sale. On or about May 19, 2008, Red Rock recorded a Trustees Deed Upon Sale, which was recorded, at Book 20080519, Page 0487 in the Official Records of the Sacramento County Recorder.
- D. Prior to the foreclosure sale through which Red Rock claims title to the Property, WaMu claims it had agreed in writing to provide Richardson with a postponement of the foreclosure sale to June 4, 2008. Red Rock acknowledges that it received a copy of said letter after the foreclosure sale. WaMu and CRC contend that as a result of their purported agreement to postpone the foreclosure sale to June 4, 2008, CRC did not have the requisite legal authority to proceed with the foreclosure sale on May 7, 2008, and that the sale to Red Rock was invalid and could be rescinded. On June 2, 2008, CRC recorded a Notice of Rescission of Trustee's Deed Upon Sale at Book 20080602, Page 0885 in the Official Records of the Sacramento County Recorder.
- E. Red Rock disagrees that CRC had the right to rescind the foreclosure sale conducted on May 7, 2008. Red Rock claims the foreclosure sale was final and that it was a bona fide purchaser for value and that it was not aware of the postponement issue until after May 7, 2008. On June 12, 2008, Red Rock filed a lawsuit in Sacramento County

Superior Court under cause number 34-2008.00013081-CU-OR-GDS (the "Action") seeking, among other things, to quiet title to the Property in Red Rock's name.

- F. The parties wish to resolve their differences and avoid further litigation over the nature and extent of WaMu's and CRC's rights to rescind the foreclosure sale conducted on May 7, 2008, to confirm title to the Property in favor of Richardson subject to the lien of WaMu, and to reimburse Red Rock for its out of pocket expenses related to the Property and incurred in the Action and any related claims for loss arising over the quieting of title to the Property and any claims Red Rock may have against WaMu, CRC, or their agents or employees related to the rescission of the Trustee's Deed Upon Sale to Red Rock, and any dispute over title to the Property prior, during and after the foreclosure sale conducted on May 7, 2008.
- G. The Parties desire to rescind the effect of the foreclosure sale through this Agreement whereby WaMu will pay a settlement to Red Rock and Red Rock will execute and deliver to WaMu a quitclaim deed from Red Rock to Richardson. Red Rock further agrees that by executing this Agreement, it is disclaiming any interest in the Property.
- H. The Parties desire to clarify and confirm how the title to the Property will be held, resolve their differences, and confirm their understanding of how the foreclosure sale will be rescinded. The parties are entering into this Agreement in order to avoid the costs and uncertainty of litigation and settle all alleged claims Red Rock has against WaMu or CRC, known and unknown arising from the May 7, 2008 foreclosure sale and the rescission of the foreclosure sale and restoration of the viability of the Note and WaMu's Deed of Trust against the Property.

AGREEMENT

The Parties, on behalf of themselves and on behalf of their respective principals, officers, directors, investors, parents, affiliates, employees, trustees, attorneys, agents, predecessors and successors, and on behalf of all other nonparties, in consideration of the promises set forth below, agree as follows:

OBLIGATIONS OF WaMu AND CRC.

- 1.1. WaMu agrees to pay the sum of \$100,000.00 to Red Rock upon the execution of the Agreement by all Parties. The sum of \$100,000.00 includes sums to reimburse Red Rock for any out of pocket expenses it has incurred related to the Property, any interest on the funds paid by Red Rock at the foreclosure sale on May 7, 2008, Red Rock's anticipated profits on the resale of the Property and any legal fees incurred by Red Rock prior to and after the Action was filed.
- 1.2. WaMu, contemporaneously with the payment of the sum of \$100,000.00, shall also return the sum of \$388,000.01 paid by Red Rock at the foreclosure sale conducted on May 7, 2008.
- 1.3. WaMu and CRC agree to execute this Agreement and be bound by the terms of the Agreement.

- 2. Obligations of Red Rock and York under this Agreement.
- 2.1. Red Rock agrees to be bound by the terms of this Agreement and execute the Agreement.
- 2.2. Red Rock agrees to accept the sum of \$100,000.00, plus the return of the \$388,000.01 paid at the foreclosure sale on May 7, 2008.
- 2.3. Upon execution of the Agreement Red Rock also agrees to contemporaneously execute a quitclaim deed in recordable form for the Property to Richardson in the form attached hereto and incorporated herein by reference as Exhibit A.
- 2.4. Red Rock warrants and represents that it has not encumbered or transferred the Property to any third party after May 7, 2008 to, and including, the date of the execution of this Agreement.
- 2.5. Red Rock shall immediately file a dismissal of the Action with prejudice.
- 2.6. Red Rock will deliver with its signatures to this Agreement all sets of the keys to the Property in its possession or control.

Release of All Claims.

- 3.1. Upon execution of this Agreement by the Parties, and performance of all acts required to be done by each of them under this Agreement, the Parties release each other and all who acted in concert or participation with them, their officers, directors, employees, agents, attorneys, investors, predecessors, successors, assigns, parents, affiliates, and all others (the "Related Parties") from and against all claims, causes of action, liabilities, demands, obligations, damages, costs, expenses, and attorneys' fees, of whatever kind or nature, whether known or unknown, whether accrued or not yet accrued, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Trustee's Deed from CRC to the Red Rock on or about May 19, 2008, all claims alleged in the Action, and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the foreclosure sale of May 7, 2008, and the rescission of the Trustees Deed Upon Sale by CRC.
- 3.2. In consideration of this Agreement, the Parties further waive and will not assert against the Related Parties, any claim, counterclaim, defense, offset, action, or cause of action under common law or any federal or state statute, rule, or regulation, that the Parties may have prior to the date of this Agreement, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, and the delivery of the Trustee's Deed from CRC to Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the May 7, 2008 foreclosure sale and the rescission of the Trustees Deed Upon Sale by CRC.
 - 4. Waiver of California Civil Code Section 1542.

- 4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.
- 4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York Red Rock WMB CRC

- 4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.
- 5. <u>Time of the Essence</u>. The Parties agree time is of the essence in the Agreement.
- 6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.
- 6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.
- 7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

- 8. <u>No Admission of Liability</u>. This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.
- 9. <u>Drafting Ambiguities</u>. The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.
- 10. <u>Entire Agreement</u>. This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or a Party's legal counsel, are merged herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing and signed by all Parties hereto. This Agreement constitutes the entire Agreement between the Parties as to the subject matter contained in this Agreement.
- 11. Warranty of No Sale or Assignment. All Parties to this Agreement represent, agree, and warrant to each other that each has not sold, assigned, or otherwise transferred in any manner to any person or entity, any rights, duties, obligations, claims, causes of action or other interests which are the subject matter of this Agreement, either in whole or in part, and each agrees to indemnify and hold harmless each other from and against all claims of every nature whatsoever which are based on or arise out of or in any way relate to any such sale, assignment, or transfer.
- 12. <u>Execution of Other Documents</u>. The Parties agree to execute and deliver any and all further documents and shall do all acts which may be necessary and appropriate to fully implement the provisions of this Agreement within the time required by this Agreement.
- 13. Enforcement of the Agreement. In the event that any Party brings any action or proceeding against the other for the recovery of any sum due pursuant to this Agreement, or due to any provision of this Agreement, or for any other relief, declaratory or otherwise, including appeal, the prevailing Party in each such action or proceeding shall recover its reasonable attorneys' fees and all costs from other Party to the action or proceeding, and that the right to reasonable attorneys' fees and costs shall be enforceable whether or not the actual proceeding is prosecuted to final judgment.
- 14. <u>Authority to Execute Agreement</u>. Each individual signing this Agreement warrants and represents that the individual has full authority to execute the Agreement on behalf of the Party on whose behalf the individual signs.
- 15. <u>Counterparts</u>. This Agreement may be executed in counterparts, and the counterparts shall constitute one and the same document.
- 16. <u>Costs and Attorneys' Fees</u>. The Parties agree that they shall be responsible for their own respective costs and attorneys' fees in connection with the drafting and

negotiation of this Agreement, except as the parties may otherwise agree in a separate writing.

- 17. <u>Venue</u>. Should any dispute arise between the Parties as to the meaning and interpretation of this Agreement or should any of the parties be required to take legal action to enforce the terms of this Agreement, venue for any dispute shall be in Sacramento County, California.
- 18. Attorney Review. The Parties hereby represent and warrant and in executing this Agreement, that they have relied upon legal advice from an attorney of their choice; that the terms of this Agreement have been read and its consequences have been completely explained to them by that attorney; and that they fully understand the terms of this Agreement. The Parties further represent and warrant that in executing this Agreement, they have not relied on any inducements, promises or representations made by the other party or any person serving another party.
- 19. <u>Survivability of Agreement</u>. Any and all executory provisions under the Agreement and the documents referred to herein shall survive consummation of the Agreement and shall continue in full force and effect until fully performed and satisfied.
- 20. <u>Notices</u>. All notices under the Agreement shall be in writing and shall be deemed effective on the date of delivery (if delivered personally and a receipt obtained therefore), or on the third calendar day after mailing if mailed by first-class mail, registered or certified, postage prepaid, and shall be addressed as follows or as may be amended by written communication pursuant to this paragraph:

Washington Mutual Bank California Reconveyance Company c/o Martin McGuinn Kirby & McGuinn A P.C. 600 B Street, Suite 1950 San Diego, CA 92101 Telephone: (619) 525-1659

Facsimile: (619) 525-1669

Red Rock Mortgage Inc. James York c/o Thomas B. Sheridan Wagner Kirkman Blaine Klomparens & Youmans LLC 10640 Mather Blvd., Suite 200l Mather, CA 956554

Telephone: (916) 920-5286 Facsimile: (916) 920-8608 Washington Mutual Bank California Reconveyance Company Attn.: Paul Battaglia

1301 Second Avenue, WaMuT 3501

Seattle, WA 98101

Telephone: (206) 500-4261 Facsimile: (206) 377-2784

- 21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.
- 22. <u>Taxes.</u> WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.
- Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUA	L BANK

By:		
lts:		

CALIFORNIA RECONVEYANCE COMPANY

By:		
·	Deborah Brignac	
lts:	Vice President	
RED R	OCK MORTGAGE INC.	
Ву:	James York, President	
	James York	

Subject: Richardson Location: call her

Start: 6/23/2008 4:00 PM End: 6/23/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Rogers, Savannah L. Optional Attendees: Thorn, Ann

Resources:

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada). Where: call her

~~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 20, 2008 6:47 AM

To: Oakley, Susan B. <susan.oakley@wamu.net>; Mathis, Julie A.

<julie.mathis@wamu.net>

Subject: FW: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over

From: Laura Richardson

Sent: Thu 06/19/2008 06:38 PM

To: Mathis, Julie A. Cc: Thorn, Ann

Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-7924 or cell 562-706

Thanks, Laura

---- Forwarded Message ---From: Laura Richardson \(\begin{align*} \lefta & \lefta

To: "Thorn, Ann" <ann.thorn@wamu.net> Sent: Thursday, June 19, 2008 7:36:01 PM Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks, Laura

---- Original Message ----

From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson

Sent: Tuesday, June 17, 2008 3:14:14 PM

Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 9:17 PM

Laura Richardson To: Laura Richardson <a

Thank you

Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

To: Mathis, Julie A. Cc: Thorn, Ann

Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-7924 or cell 562-706

Thanks, Laura

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Thanks, Laura

---- Original Message ----From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson $\sqrt{}$ = $\frac{1}{2}$ = $\frac{1}{2}$ = $\frac{1}{2}$ Sent: Tuesday, June 17, 2008 3:14:14 PM Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Laura Richardson

Sent: Thursday, June 19, 2008 7:39 PM

To: Mathis, Julie A. <julie.mathis@wamu.net>

Cc: Thorn, Ann <ann.thorn@wamu.net>

Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-7924 or cell 562-706
Thanks, Laura

To: "Thorn, Ann" <ann.thorn@wamu.net> Sent: Thursday, June 19, 2008 7:36:01 PM Subject: Re: Follow-up on Loss Mit

Ann,

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Thanks, Laura

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

Laura Richardson From:

Thursday, June 19, 2008 7:36 PM Sent: To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Re: Follow-up on Loss Mit

Ann.

I just sent the WaMu borrower assistance form via fax to 904-886sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks, Laura

---- Original Message ----

From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson 1 Sent: Tuesday, June 17, 2008 3:14:14 PM

Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:21 AM

To: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: John's one/one

Attach: john one one june19.ppt

Use this versus one I sent last night.

6/19/08

Org Chart

- Projects and Opportunities

 -Loss Analysis Review

 -Charge off Process

 -Bidding Strategy—McKinsey

 -Loss Mit Initiative with attorney offices

 -Government/Conventional Reserve

 -Servicing Advances

 -Richardson

 -Wells/Countrywide Lawsuit

 -Vendor Performance and Audits

 -Bankruptoy Project Pian and Best Practice

 -FMAA Initiatives

 -New reports

 -Designated Counsel

 -State Initiatives and changes

 -Wells Indemnification

 -Document Execution

 -Additional Claim opportunities with LMT and State allowables

 -Asset Recovery Marketing Campaign

- Concerns
 -Seattle and Audits
 -FNMA Program if it hits

Updated: Richardson Undate 888-595 _ _ pc | _ _ _ _ _ Subject: Location:

Start: 6/19/2008 1:00 PM End: 6/19/2008 1:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann;

Resources:

^{***}changing time to accommodate schedules***

From: Laura Richardson

Sent: Wednesday, June 18, 2008 7:35 PM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Notice of Pendency of Action

Ann,

Late yesterday, Red Rock Mortgage, sent a certified letter to my district office in Torrance where my office staff unknowingly signed for which included "Notice of Pendency of Action" papers.

Who in your operation/office should I follow-up with? Please advise at your earliest convenience.

Laura Richardson

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Wednesday, June 18, 2008 5:57 PM

To: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: FW:

Attach: John June 18.ppt

Please print this and the FINAL Internal MBR Metrics for May AND the latest key weekly. Print two copies of each for John's meeting tomorrow.

From: Thorn, Ann

Sent: Wed 06/18/2008 12:53 PM

To: Thorn, Ann Subject:

<<John June 18.ppt>>

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

6/19/08

Org Chart

- Projects and Opportunities

 -Loss Analysis Review

 -Loss Mit Initiative with attorney offices

 -Government/Conventional Reserve

 -Servicing Advances

 -Richardson

 -Wells/Countrywide Lawsuit

 -Vendor Performance and Audits

 -Bankruptcy Project Plan and Best Practice

 -FNMA Initiatives

 -New reports

 -Designated Counsel

 -State Initiatives and changes

 -Wells Indemnification

 -Document Execution

 -Additional Claim opportunities with LMT and State allowables

 -Asset Recovery Marketing Campaign

- -Seattle and Audits -FNMA Program if it hits

From: Thorn, Ann

Sent: Wednesday, June 18, 2008 1:53:35 PM

To: Thorn, Ann

Subject:

Attachments: John June 18.ppt



John June 18.ppt (63 kB)

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

6/19/08

Org Chart

- Projects and Opportunities

 -Loss Analysis Review

 -Loss Mit Initiative with attorney offices

 -Government/Conventional Reserve

 -Servicing Advances

 -Richardson

 -Wells/Countrywide Lawsuit

 -Vendor Performance and Audits

 -Bankruptcy Project Plan and Best Practice

 -FNMA Initiatives

 -New reports

 -Designated Counsel

 -State Initiatives and changes

 -Wells Indemnification

 -Document Execution

 -Additional Claim opportunities with LMT and State allowables

 -Asset Recovery Marketing Campaign

- -Seattle and Audits -FNMA Program if it hits

FW: Laura Richardson - Counteroffer from foreclosure purchaser Dial in at 1-866-736 Participant passcode is Subject: Location:

Start: 6/16/2008 3:30 PM End: 6/16/2008 4:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann
Resources: Dial in at 1-866-736 Participant passcode is

When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Where: Dial in at 1-866-736

~~*~*~*~*~*

Ann, would you please attend on behalf of Steve Champney?

Thank you, Susan Samuel Assistant to Steven Champney 904-886-6251

Battaglia, Paul J. From:

Sent: Monday, June 16, 2008 2:44 PM

To: Battaglia, Paul J.

Laura Richardson - Counteroffer from foreclosure purchaser

When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada). Where: Dial in at 1-866-736 Participant passcode is

REDACTED

Seattle Participants meet in small conference room on 34.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:23 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>;

Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Buyer sues Calif. congresswoman over foreclosure

Sorry, missed all the other emails in my in-bin that came in last night on this subject......

From: Thorn, Ann

Sent: Sat 06/14/2008 07:19 AM

To: Gaugl, Sara C.; Battaglia, Paul J.; Owen, Jan L.

Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen

From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM

To: Thorn, Ann

Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

---- Original Message ----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rcpt@forbesdigital.com>

Sent: Fri Jun 13 19:46:27 2008

Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:

http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:19 AM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>;

Owen, Jan L. <jan.owen@wamu.net>

Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen

From: Gonseth, Nancy C. Sent: Sat 06/14/2008 04:24 AM

To: Thorn, Ann

Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

---- Original Message -----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rept@forbesdigital.com>

Sent: Fri Jun 13 19:46:27 2008

Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:

http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts

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From: Gonseth, Nancy C. <nancy.gonseth@wamu.net>

Sent: Saturday, June 14, 2008 5:25 AM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

---- Original Message -----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rcpt@forbesdigital.com>

Sent: Fri Jun 13 19:46:27 2008

Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

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From: Mathis, Julie A. <julie.mathis@wamu.net>

Sent: Wednesday, June 11, 2008 8:13 AM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: FW: STORY - Richardson

More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.' "

Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Lopez Family

Sent: Tuesday, June 10, 2008 6:18 PM

To: Mathis, Julie A. Subject: STORY

In an "extremely unusual" move, WaMU goes to bat for Rep. Richardson

Just when you thought you were safe from news about U.S. Rep. Laura Richardson, Democrat of Long Beach: **The Daily Breeze reports** that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at right, located in Sacramento).

The Breeze's Gene Maddaus: "The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

Neither Richardson nor WaMu would talk to Maddaus about the situation. Richardson has yet to answer L.A. Land's questions, posed in writing on May 22, about the Sacramento mortgage, and the modification to the mortgage she says she received from WaMu.

Catching up: I must confess I failed to post a story about Richardson's car troubles. Here's how the Long Beach Press-Telegram told it: "In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week. The next day, Richardson began using a city-owned vehicle -- putting almost 31,000 miles on it in about a year -- and continued driving the car five days after she had left the council to serve in the state Assembly, city records show."

In a terrific example of public service journalism, though, the Press-Telegram did manage to get some money for the mechanic. It reports that Richardson paid the 2-year-old, \$735 bill after the newspaper called seeking an interview about the unpaid debt. Your thoughts? Comments? E-mail story tips to peter.viles@latimes.com.

Photo: Associated Press

More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.'

Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 12:51 PM

To: Brignac, Deborah P. <deborah.brignac@wamu.net>

Subject: RE: Congresswoman

Yep and with more than one mortgage company!!!!

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----From: Brignac, Deborah P.

Sent: Friday, June 06, 2008 11:18 AM

To: Thorn, Ann

Subject: Congresswoman

Hi Ann,

Looks like our customer has some other mortgage problems.

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

----Original Message----

From: Mimi Kleiss [mailto:gmcrcreferrals@wamu.net]

Sent: Friday, June 06, 2008 8:11 AM

To: Brignac, Deborah P.

Subject: Docs

Please open the attached document.

This document was sent to you using an HP Digital Sender.

Sent by: Mimi Kleiss <gmcrcreferrals@wamu.net>

Number of pages:

Document type: Color Document Attachment File Format: Adobe PDF

To view this document you need to use the Adobe Acrobat Reader. For free copy of the Acrobat reader please visit:

http://www.adobe.com

For more information on the HP Digital Sender please visit:

http://www.digitalsender.hp.com

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 10:47 AM

To: Brignac, Deborah P. <deborah.brignac@wamu.net>

Subject: RE: Congresswoman

Nothing, we are talking to her today about loss mit......should continue to be on hold. We put Man L and Process L on it yesterday

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message----From: Brignac, Deborah P.

Sent: Friday, June 06, 2008 9:23 AM

To: Thorn, Ann

Subject: Re: Congresswoman

No, it is on hold pending instruction. What would you like done?

---- Original Message -----

From: Thorn, Ann To: Brignac, Deborah P. Sent: Fri Jun 06 05:44:55 2008 Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Thorn, Ann

Sent: Friday, June 06, 2008 8:44:55 AM

To: Brignac, Deborah P. Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

Congresswoman Richardson Ann will join Wendy in her office Subject: Location:

Start: 6/6/2008 12:00 PM End: 6/6/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Thorn, Ann; Woodcock, Wendy A.; Mathis, Julie A. **Resources:** Ann will join Wendy in her office

Subject:

Updated: Richardson Update 877-709 ^ passcode: 2 2 Location:

6/5/2008 7:00 PM Start: End: 6/5/2008 8:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

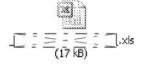
Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE passcode: passcode: passcode:

From: Boulton, Elizabeth A.

Sent: Wednesday, June 04, 2008 5:31:28 PM

To: Thorn, Ann
CC: Mena Anaie G.
Subject: _____.xls

Attachments:



Ann, here is the Richardson reinstatement which includes CRC's \$9.00 outstanding costs.

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7	RE:	Loan Number:		LAUFA RICHARDSON				
8		Borrower:		LAUFA RICHARDSON				
9		Property Address:		CONTRACTOR OF THE PROPERTY OF	66 666 666 6			
10				SACLAMENTO, CA 95818				
11		Quote Type:		Retratament Quote				
12		Good Through:		6/15/2008				
13		Loan Type:		Conventional Uninsured				
14		Foreclosure Sale Date:		12:00:00 AM	0 00 00			
15		Next Due Date will be:		7/1/2006				
16		Date Prepared:		See A CONTROL OF SCHOOL OF SACEAMENTO, CA 95818 Reirstatement Quote 6/15/2008 Conventional Uninsured 12:00:00 Art 7/1/2008 6/4/2008				
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From: Thorn, Ann

Wednesday, June 04, 2008 8:38:03 AM Sent:

To: Mathis, Julie A.

RE: Congresswoman Richardson Subject:

Just tried to call you, we need to discuss

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Mathis, Julie A.

Sent: Wednesday, June 04, 2008 8:35 AM

To: Thorn, Ann

Subject: FW: Congresswoman Richardson

Importance:

Ann, please let me know if you need me to be doing anything on this one.

Thanks.

Julie

From: Woodcock, Wendy A.

Monday, June 02, 2008 12:56 PM Sent: Thorn, Ann; Mathis, Julie A. To: Subject: Congresswoman Richardson

Importance: High

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP Division Manager Homeownership Preservation Dept.

Washington Mutual 7255 Baymeadows Way Jacksonville, FL 32256

904.886.1309 direct 904.886.1325 fax

wendy.woodcock@wamu.net

WaMu - Simpler banking and more smiles.

F 0:75 L 0:315

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Updated: Richardson update_ 877-709 \square delightarrow passcode \square delightarrow delightar Subject:

Location:

Start: 5/30/2008 3:30 PM End: 5/30/2008 4:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.: Cook, Don; Thorn, Ann; Thorn, Ann Passcode passcode passcode

From: Thorn, Ann <ann.thorn@wamu.net>

Sent: Thursday, May 29, 2008 8:59 PM

To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.

Sent: Thu 05/29/2008 07:50 PM

To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann

Subject: Richardson Update: Daily Breeze

All:

As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments

By Gene Maddaus Staff Writer Article Launched: 05/29/2008

Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000.

Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign.

After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 8:54 PM

To: Berens, John < john.berens@wamu.net>; Champney, Steven D.

<steven.champney@wamu.net>

Subject: FW: Richardson Update: Daily Breeze

From: Gaugl, Sara C.

Sent: Thu 05/29/2008 07:50 PM

To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann

Subject: Richardson Update: Daily Breeze

All:

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Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500.2822 direct I 206.228 cell sara.gaugl@wamu.net

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From: Thorn, Ann

Sent: Thursday, May 29, 2008 4:16:41 PM

To: Owen, Jan L.; Gaugl, Sara C.

Subject:

Left her messages, she is in CA.......

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM

To: Champney, Steven D. <steven.champney@wamu.net>; Samuel, Susan L.

<susan.samuel@wamu.net>

Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM

To: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: Calendar Today

We need some work on the calendar today and I need you to be aware when the section managers are on meetings and their Division/Dept. Managers are not included----but yet I am. This is starting to be an issue and I need you to step into it with calendar, meetings, "stop-bys", etc....... I just do not have time for a lot of this and my Division managers are fully capable.

Meeting at 10:30----Need Tracy and Erin to sit on this with Brian and John and they can report back to m

Meeting at 11:30—Not sure what this is, I believe it is the same meeting as last week that we kept moving and I thought I had indicated that I do not need to be involved—just want those guys talking about it as necessary. I believe this is on the payoff statements.

I believe there is a 1:00 or so meeting about Richardson and need you to get with Jan Owen or Sara Gaugle and see when that is today.

Also, I need you to please pick up my phone calls when I am in a meeting or if I am out of my office-----as long as you are at your desk----- I am getting a lot of attorneys looking for business or people looking to buy foreclosures, etc.........

Thanks, was there until 8 dealing with Richardson and need some time today since I am off tomorrow.

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 12:44:27 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so............

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 5:06:02 PM

To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.

CC: Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Brignac, Deborah P.

Sent: Tuesday, May 27, 2008 4:22 PM

To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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From: Battaglia, Paul J.

Sent: Tuesday, May 27, 2008 1:00 PM

To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Kallner, Brad Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia

First Vice President and Senior Counsel

Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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From: Thorn, Ann

Sent: Tuesday, May 27, 2008 12:57 PM

To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

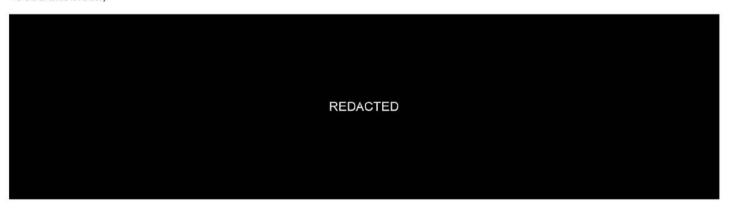
From: Chiu, Huey-Jen

Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert

Subject: Sale Invalidations - Loss Mit

Good afternoon,



Huey-Jen Chiu, Vice President Department Manager California Reconveyance Company Home Loans California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775-2340 direct huey-jen.chiu@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 4:12 PM

To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>

Subject: FW: WAMU: loan

Here is the other one I was talking about----it was charged off and went to sale------little different situation.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----From: Mathis, Julie A.

Sent: Tuesday, May 27, 2008 11:58 AM
To: Thorn, Ann; Woodcock, Wendy A.
Subject: RE: WAMU: loan

This is the same type situation we had with the Congresswoman's loan. The loan was in loss mit, denied and then put on hold by another area for charge off committee to make a decision on 10/26. The FC workstation was suspended due to loss mit (but it wasn't loss mit), so when we worked a clean up report the FC was restarted on 11/14/07.

Thanks,

Julie

----Original Message-----

From: Thorn, Ann

Sent: Friday, May 23, 2008 1:39 PM
To: Woodcock, Wendy A.; Mathis, Julie A.
Subject: FW: WAMU: loan

Not sure if prime or subprime, but just wanted to ensure you remind folks of charged off loans. Not sure if this was coded charged off or not, but it was documented and we restarted the foreclosure on a charged off loan.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----From: Mena, Angie G.

Sent: Friday, May 23, 2008 1:24 PM

To: Thorn, Ann

Subject: WAMU: loan

This is what occurred on this file:

On 11/2/07 bid team advised Fidrlity that WAMU would walk away from this property and to close file. Before this occurred, loss mitt seemed to have been working on this file and, unfortunately, they opened a FORRST task on 11/12/07. which was after the file was closed on Process Management (Newtrak). Fidelity worked the task on 11/14/07, so file was reactivated on PM that day, atty proceed with foreclosure, and file went to sale (on 12/10/07). Let me know if you need anything else.

Thanks.

Angie.

Angic Mena Section Manager of Foreclosure Escalation Washington Mutual 7255 Baymeadows Way Jacksonville, FL 32256 Mail Stop: JAXA2035 Phone Number: 904-886-1407 E-mail:angie.mena@wamu.net

----Original Message----

From: Thorn, Ann

Sent: Tuesday, May 20, 2008 3:32 PM

To: Mena, Angie G. Cc: Boulton, Elizabeth A.

Subject: FW: WAMU: loan

Can you validate this......did Wamu tell them to restart when we had already charged it off?

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message From: Bill.Newland Sent: Tuesday, May 20, 2008 2:04 PM

To: Thorn, Ann

Subject: FW: WAMU: loan

Ann

I hope you are having a good day. We did the research on this loan and it was restarted due to the loan showing up on a report that we work for WAMU. Let me know if you have any questions.

Bill Newland

First Vice President - Operations Jacksonville, FL FIS Foreclosure Solutions Inc.

A Division of FIS Default Solutions Office 904-470-7711

Cell 904-483-8208

----Original Message----

From: Joshua Baxley

Sent: Tuesday, May 20, 2008 1:52 PM

To: Bill Newland

Cc: Tara Engle; Eric Tate; Michael Cloin Subject: FW: WAMU: loan

Good afternoon Bill,

You had asked for some feedback on why the above file proceeded to sale when WAMU had provided instruction to kill/bill.

Apparently the loan ended up on a report generated by WAMU to restart the FCL (dated 11/14/07). The file was subsequently referred out and proceeded along its normal course.

It would appear that there was a disconnect somewhere on WAMU's side between the issuing of the close/bill instruction, and a task being set up in MSP to have the foreclosure re-activated at a later date.

If there is anything additional that is needed, please let me know.

Thanks,

Joshua Baxley

Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.

A Division of FIS Default Solutions

904.475

----Original Message-----

From: Eric Tate

Sent: Tuesday, May 20, 2008 1:36 PM

To: Joshua Baxley

Subject: FW: WAMU: loan

We restarted per the task report generated by Wamu - please let me know if you need anything further - thanks!

Eric C. Tate

Referral Manager - Operations Minnesota FIS Foreclosure Solutions, Inc.

A Division of FIS Default Solutions

Office: 651-234-3796

----Original Message----

From: Joshua Baxley

Sent: Tuesday, May 13, 2008 6:46 AM

To: Bill Newland

Ce: Michael Cloin; Tara Engle; Eric Tate Subject: WAMU: loan Good morning Bill,

Initial review shows that the file was restarted due to the loan appearing on the WAMU 9000 report on 11/14/07. I believe this to be a balancing report that the referral group handles daily, and as such have looped in Eric Tate for his input.

Eric.

WAMU had advised in November 2007 that they were walking away from the property and wanted the file charged off. On 11/14/07, the FC was restarted 'per the WAMU 900 FORRST report'.

Can you take a quick look and provide Bill with feedback?

Thank you!

Joshua Baxley

Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.

A Division of FIS Default Solutions

904.475

----Original Message-----

From: Bill Newland

Sent: Monday, May 12, 2008 5:55 PM

To: Joshua Baxley; Michael Cloin; Tara Engle

Subject: Fw: loan

Tara and Josh can you review from our side. Michael can you review from yours

Bill Newland FVP Operations 904-483

Sent from my BlackBerry Wireless Handheld

----Original Message-----

From: Thorn, Ann <ann.thorn@wamu.net>

To: Bill Newland

Sent: Mon May 12 16:49:57 2008 Subject: FW: loan

Would like to understand what happened on this loan. As I understand it, we sent a Kill and Bill on this loan and charged it off, but Fidelity still went to sale.

Please provide some information.

Thanks

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

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The information contained in this message is proprietary. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.</i>
/i>
Thank you.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 10:10 AM

To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A.

<wendy.woodcock@wamu.net>

Subject: RE: Confidential: Richardson Update

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Berens, John

Sent: Tuesday, May 27, 2008 9:58 AM **To:** Thorn, Ann; Woodcock, Wendy A.

Subject: RE: Confidential: Richardson Update

So we are progressing with the rescission of the sale? Does the third party want some cash?

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 9:38 AM **To:** Berens, John; Woodcock, Wendy A. **Subject:** RE: Confidential: Richardson Update

Since this came out, there has been no activity that I have gotten.

We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Berens, John

Sent: Tuesday, May 27, 2008 9:16 AM

To: Thorn, Ann; Woodcock, Wendy A.

Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.

Sent: Saturday, May 24, 2008 1:29 AM

To: Schneider, David C.; Berens, John; Champney, Steven D. **Cc:** Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

Don/Paul: there were a few assertions made by Ms. Richardson in this article that I'd like to further discuss/clarify with you.

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer 05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax

bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

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However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

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The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

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So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper' By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 206.228 cell sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

Garbis, Ann <ann.garbis@wamu.net> From:

Sent: Tuesday, May 27, 2008 9:47 AM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: FW: (no subject)

Attach: Congresswoman Battles Foreclosure.doc

AOL article I referenced this morning.

Ann Garbis Vice President - Asset Recovery Loss Prevention Washington Mutual Home Loans 904-886-5413

From: BGarbis Sent: Saturday, May 24, 2008 7:11 PM

To: Garbis, Ann Subject: (no subject)

Get trade secrets for amazing burgers. Watch "Cooking with Tyler Florence" on AOL Food.

Congresswoman Battles Foreclosure

By ERICA WERNER,

AP

Posted: 2008-05-24 11:41:29

Filed Under: Nation News, Politics News

WASHINGTON (May 24) - Congresswoman Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender. But foreclosure buyer James York say the house is his now.

Richardson said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

Getty Images Laura Richardson

Richardson said she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

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Sent: Tuesday, May 27, 2008 9:38 AM

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To: Berens, John < john.berens@wamu.net>; Woodcock, Wendy A.

<wendy.woodcock@wamu.net>

Subject: RE: Confidential: Richardson Update

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REDACTED

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In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

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"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 206.228 cell sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, May 23, 2008 6:35 AM

To: Berens, John < john.berens@wamu.net>; Champney, Steven D. < steven.champney@wamu.net>

Subject: FW: Update York Comment Re: Sale

See below----3rd party has now "advertised" via WSJ that he will sell back Congresswoman's house to her for the same price she bought it in 2007-----\$175K profit for buyer.

I am available by cell until about 11:00 and then we have another update call around 2 or 3 today. We suspect Richardson was flying back to CA last night as congress let out for the long weekend.

From: Gaugl, Sara C.

Sent: Thu 05/22/2008 09:13 PM

To: Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Woodcock, Wendy A.; Thorn, Ann; Baptista, Geri Ann S.

Cc: Rodriguez, Adrian; Elias, Alan Subject: Update York Comment Re: Sale

All -

Please see below - York has now publicly offered to resell the home for \$535,000 – the same price Richardson payed for it in 2007. I will scan recent coverage in an effort to uncover additional info and will route to the team in advance of tomorrow's meeting. It also appears that Richardson has refrained from making further comments at this time.



Buyer of Rep. Laura Richardson's house: She "walked away"

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it -- for the same price she paid for it in 2007.

Richardson (pictured) has denied a published report that her house went into foreclosure, saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: 'She's walked away from the property,' he said. 'I would be happy to resell her the home for the \$535,000.'

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for \$388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct | 206.228

sara.gaugl@wamu.net

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Subject: Update on Congresswoman Richardson 877-709 passcode: Location:

Start: 5/23/2008 2:30 PM End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Geri

Ann S. 877-709- passcode passcode Resources:

When: Friday, May 23, 2008 11:30 AM-12:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana. Where: 877-709 passcode

~~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 5:48 PM

To: Battaglia, Paul J. <paul.battaglia@wamu.net>

Subject: FW: Scan from a Xerox WorkCentre

Attach: Scan001.PDF

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

----Original Message-----From: Oakley, Susan B.

Sent: Thursday, May 22, 2008 5:39 PM To: Oakley, Susan B.; Thorn, Ann

Cc: Oakley, Susan B.

Subject: Scan from a Xerox WorkCentre

Please open the attached document. It was scanned and sent to you using a Xerox WorkCentre.

Sent by: u258746 [susan.oakley@wamu.net] Number of Images: 2 Attachment File Type: PDF

WorkCentre Location: machine location not set Device Name: XRX0000AA7B4173

For more information on Xerox products and solutions, please visit http://www.xerox.com

Laura Richardson 717 East Vernon Street Long Beach, CA 90806

RE:

Washington Mutual Loan Number

Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual Default Cash Processing 7255 Baymeadows Way Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-

Sincerely,

Allison Dolan Default Specialist II – ERT Washington Mutual Home Loans

```
RE: Loan Number:
    Borrower:
                                      FAMILY REVOCAB
    Property Address:
                            3622
                                      W CURTIS DR
                           SACRAMENTO, CA 95818
                           Reinstatement Quote
    Quote Type:
    Good Through:
                           4/7/2008
    Loan Type:
                            Conventional Uninsured
    Foreclosure Sale Dato: 12:00:00 AM
    Next Due Date will be: 5/1/2008
    Date Prepared:
                            4/4/2008
  9 months at $ 4,227.98
                                                             $ 38,051.82
    months at $
                                                             S
    months at $
    months at $
    months at $
    months at $
                                                             S
    months at $
    months at $
                                                             $
                                   Subtotal of Payments Due $ 38,051.82
Inspection Fees
                                                             $ 0.00
Appraisal Fees
                                                             $ 0.00
                                                             $ 0.00
NSF Charges
                                                             $ 253.68
Late Charges
Property Preservation
Suspense Balance
                                                            ($ (2,486.52)
Restricted Escrow
                                                            15
Corporate Advance Balance
                                                             $1,157.82
Liens
                                                             $
Other Fees
                                                             $ 46.80
Outstanding Fees & Costs**
Total for Reinstatement
                                                             $ 37,023.60
    prhoden
```

^{**}Please add all collectable outstanding fees and costs to the above total.

^{**}Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

From: Thorn, Ann

Sent: Thursday, May 22, 2008 5:41:20 PM

To: Owen, Jan L.

Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Battaglia, Paul J.

Sent: Thursday, May 22, 2008 4:20 PM

To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.

Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name				
Loan Number				
Address				
_				
I authorize Washir letter to Red Rock			tual") to send the attach	ed April 17, 2008
Executed this	day of	, 2008, at	, [State]	

From: Thorn, Ann

Sent: Thursday, May 22, 2008 5:09:10 PM

To: Owen, Jan L.

Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Battaglia, Paul J.

Sent: Thursday, May 22, 2008 4:20 PM

To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.

Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

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AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name			
Loan Number			
Address			
I authorize Washington letter to Red Rock Mort		Mutual") to send the attached April 17,	2008
Executed this da	ay of, 2008, at	, [State]	

From: Thorn, Ann

Sent: Thursday, May 22, 2008 4:50:24 PM

To: Oakley, Susan B.

Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Send this and the PDF you just sent me back in ONE email.

Thanks

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Battaglia, Paul J.

Sent: Thursday, May 22, 2008 4:20 PM

To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.

Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

REDACTED

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Phone: 206-500-4261 Fax: 206-377-2784

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AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name_				
Loan Number _				
Address _				
_				
I authorize Washi letter to Red Roc	7. 5 .00 m		tual") to send the attache	ed April 17, 2008
Executed this	day of	, 2008, at	, [State]	

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 4:49 PM

To: Berens, John < john.berens@wamu.net>; Champney, Steven D.

<steven.champney@wamu.net>

Subject: RE: Congresswoman Richards & David S

*****attorney/client priviledged information, for internal use Only ********

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

----Original Message-----From: Berens, John

Sent: Thursday, May 22, 2008 4:39 PM To: Thorn, Ann; Champney, Steven D.

Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

---- Original Message ----From: Schneider, David C.

To: Berens, John

Sent: Thu May 22 13:15:37 2008

Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

---- Original Message -----From: Berens, John

To: Schneider, David C.

Sent: Thu May 22 12:58:28 2008

Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code.

They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

---- Original Message -----From: Schneider, David C.

To: Berens, John

Sent: Thu May 22 12:41:31 2008

Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

---- Original Message ----

From: Berens, John To: Schneider, David C.

Sent: Thu May 22 12:31:11 2008

Subject: Fw: Congresswoman Richards & David S

.....

---- Original Message ----

From: Thorn, Ann

To: Berens, John; Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.

Sent: Thu May 22 12:26:28 2008

Subject: RE: Congresswoman Richards & David S

*************Attorney Client Information for Internal Use Only*******

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886

For Internal Use Only

----Original Message----

From: Berens, John

Sent: Thursday, May 22, 2008 2:43 PM To: Samuel, Susan L.; Champney, Steven D.

Cc: Prince, Deanna K.; Thorn, Ann

Subject: Re: Congresswoman Richards & David S

REDACTED

---- Original Message -----From: Samuel, Susan L.

To: Berens, John; Champney, Steven D. Cc: Prince, Deanna K.; Thorn, Ann Sent: Thu May 22 09:55:00 2008

Subject: Congresswoman Richards & David S



REDACTED

Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 1:29 PM

To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>

Subject: FW: Article: Calif. congresswoman's home threatened with repo

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From: Samuel, Susan L.

Sent: Thursday, May 22, 2008 12:58 PM

To: Thorn, Ann

Subject: FW: Article: Calif. congresswoman's home threatened with repo

So you have one of the articles circulating thru Wamu.

From: Jenne', Kevin M.

Sent: Thursday, May 22, 2008 12:19 PM

To: Champney, Steven D.; Kallner, Brad; Johnson, Renee T.; Gaugl, Sara C.

Cc: Walser, Michael; Scharf, Will D.

Subject: Article: Calif. congresswoman's home threatened with repo

You probably already know all about this, but I never want to assume. There's some confusion about whether her home has been sold or not, and WaMu hasn't responded about it as of this report.

Calif. congresswoman's home threatened with repo

Thursday May 22, 11:49 am ET

By Don Thompson, Associated Press Writer

Calif. congresswoman's home threatened with repossession after she fails to pay mortgage SACRAMENTO, Calif. (AP) -- Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for \$535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for \$154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed \$18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at \$578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for \$388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement — with no special provisions." Richardson said in a statement Wednesday, "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying \$8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

Associated Press writers Erica Werner in Washington and Samantha Young and Rich Pedroncelli in Sacramento contributed to this report.

Kevin Jenné | FVP, Market Research Manager Research & Customer Insight Washington Mutual V: 206.500 | ^ | E: kevin.jenne@wamu.net

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Subject: Location:

FW: Congresswoman Richardson Update 877-709

Start: 5/22/2008 2:00 PM End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Owen, Jan L.
Resources: 877-709

From: Thorn, Ann

Sent: Thursday, May 22, 2008 10:26:40 AM

To: Samuel, Susan L.

Subject: RE: 5/23 & 5/23 daily by phone

I got beth on it already----it is a freakin mess.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886 ि∷ं ं

For Internal Use Only

From: Samuel, Susan L.

Sent: Thursday, May 22, 2008 8:28 AM To: Thorn, Ann

Subject: RE: 5/23 & 5/23 daily by phone

Not a problem. Think we could have Beth B attend? Wendy W had started on working on the congress woman thing (which is a mess) and when I spoke to her this morning she said she'd need to include Asset Recovery in the research of the issue.

Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886 susan.samuel@wamu.net

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From: Thorn, Ann

Sent: Thursday, May 22, 2008 8:22 AM

To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch,

Timothy J.; Tkachik, Joyce A.

Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.;

Oakley, Susan B.; Latek, Debbie

Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today---McKinsey

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From: Samuel, Susan L.

Sent: Thursday, May 22, 2008 8:21 AM

To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce

,

Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley,

Susan B.; Latek, Debbie

Subject: 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886 susan.samuel@wamu.net

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From: Thorn, Ann

Sent: Thursday, May 22, 2008 8:22:00 AM

To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner,

Brad; Lynch, Timothy J.; Tkachik, Joyce A.

CC: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.;

Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie

Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today---McKinsey

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From: Samuel, Susan L.

Sent: Thursday, May 22, 2008 8:21 AM

To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce

Δ

Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley,

Susan B.; Latek, Debbie 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Subject:

Susan Samuel Executive Assistant National Default

Washington Mutual 7301 Baymeadows Way, JAXB3182 Jacksonville, FL 32256

904-886 susan.samuel@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 8:22 AM

To: Samuel, Susan L. <susan.samuel@wamu.net>; Boulton, Elizabeth A.

<elizabeth.boulton@wamu.net>

Cc: Oakley, Susan B. <susan.oakley@wamu.net>

Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item --

Attorney Client Privileged Communicaton

Beth, I need answers this morning.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886

For Internal Use Only

----Original Message-----From: Samuel, Susan L.

Sent: Thursday, May 22, 2008 8:15 AM

To: Thorn, Ann Cc: Oakley, Susan B.

Subject: FW: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communication

So you're in the loop should this issue escalate further this week.

(Brad is on vacation starting today through next Wed - I'm going to ask Wendy Woodcock to join the daily on his behalf so we have Loss Mit representation)

Susan Samuel

----Original Message-----

From: Berens, John

Sent: Thursday, May 22, 2008 7:26 AM To: Kallner, Brad; Champney, Steven D.

Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged

Communicaton

This is a little different than the story I heard from you yesterday. Do we know why it went to sale?

---- Original Message -----From: Battaglia, Paul J.

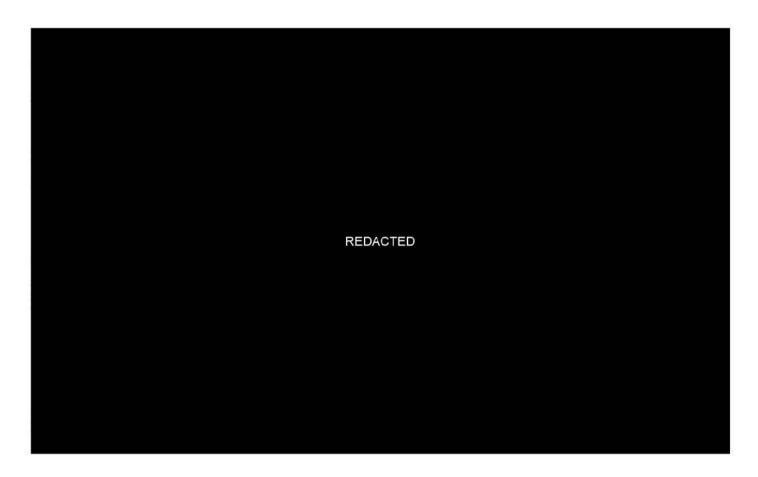
To: Schneider, David C.

Ce: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan

Sent: Wed May 21 20:15:37 2008

Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,



Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

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From: Mathis, Julie A.

Sent: Tuesday, June 24, 2008 4:49:11 PM

To: Thorn, Ann

Subject: Out of Office AutoReply:

I will be out of the office Wednesday, June 25th. I will return on Monday, July 7th. If you need immediate attention, please contact Nicol Peters for short sale matters and Pam Beal on modification matters.

Thank you,

Julie Mathis

From: Mathis, Julie A.

Sent: Tuesday, June 24, 2008 4:12:29 PM

To: Thorn, Ann

CC: Rogers, Savannah L.; Beal, Pamela S.

Subject: FW: Richardson

FYI, I will be out of the office until 7/7/08.

Thanks Savannah.

Julie

From: Rogers, Savannah L.

Sent: Tuesday, June 24, 2008 9:24 AM

To: Mathis, Julie A.

Subject: RE: Richardson

REDACTED

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: Mathis, Julie A.

Sent: Tuesday, June 24, 2008 8:56 AM
To: Rogers, Savannah L.

Subject: RE: Richardson

Importance: High

REDACTED

From: Battaglia, Paul J.

 Sent:
 Monday, June 23, 2008 7:01 PM

 To:
 Mathis, Julie A.; Thorn, Ann

 Cc:
 'Martin T. McGuinn'

 Subject:
 RE: | Richardson

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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From: Gaugl, Sara C.

Sent: Monday, June 23, 2008 1:59 PM

To: Battaglia, Paul J.; Mathis, Julie A.; Thorn, Ann; Elias, Alan; Owen, Jan L.

Cc: Cook, Don; 'Martin T. McGuinn'
Subject: RE: Richardson

REDACTED

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | 206.228 cell sara.gaugl@wamu.net

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Fuerra Dettaclia David 1

From: Battaglia, Paul J.

Sent: Monday, June 23, 2008 1:54 PM

To: Mathis, Julie A.; Thorn, Ann

Cc: Gaugl, Sara C.; Cook, Don; 'Martin T. McGuinn'

Subject: RE: Richardson

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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From: Mathis, Julie A.

Sent: Monday, June 23, 2008 1:23 PM

To: Thorn, Ann

Cc: Gaugl, Sara C.; Battaglia, Paul J.

Subject: Richardson Importance: High

REDACTED

From: Mathis, Julie A.

Sent: Tuesday, June 24, 2008 9:53:52 AM

To: Thorn, Ann

Subject: FW: Richardson

FYI

From: Rogers, Savannah L.

Sent: Tuesday, June 24, 2008 9:39 AM

To: Johnson, Wonza L.

Cc: Haywood, Oriska S.; Mathis, Julie A.

Subject: Richardson

Importance: High

Hi Wonza.

There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers Homeownership Preservation Washington Mutual Toll Free 866 926 8937 Direct fax 469 549 5978

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From: AmericanBanker.com Newsroom <morningscan-

abonline@list.sourcemedia.com>
Sent: Tuesday, June 24, 2008 9:12 AM
To: Thorn, Ann <ann.thorn@wamu.net>

Subject: American Banker's Morning Scan for Tuesday, June 24, 2008

x American Banker

Morning Scan

TUESDAY, JUNE 24, 2008

Morning Scan

The news you need from the major dailies

By **Harry Terris**, with contributions from Matt Ackermann, Joe Adler, Todd Davenport, and Marissa Fajt

Updated every business day, circa 9 a.m. ET. Links may require registration/subscription.

Breaking News This Morning ...

"OneWebster" Update: Webster Financial said it expects its ongoing cost-cutting and revenue-boosting program to lift annual pre-tax earnings by \$50 million within two years.

Receiving Wide Coverage ...

Inflation, Growth, and Central Banks: An article in the *Times* said the European Central Bank, facing strong labor unions in search of higher wages, has so far taken the lead in fighting worries that expectations of high long-term inflation are setting in, with the Fed more preoccupied with recession concerns.

The Post said Fed policymakers, which start a two-day FOMC meeting today, are getting together "at a time of **exceptional internal disagreement** over what approach the central bank should take," unlike "the consensus that characterized the Fed for most of the past 20 years."

The FT said "the eurozone yesterday slid closer to stagflation."

Also in the *Post*, columnist Robert J. Samuelson wrote that, instead of the housing collapse, the credit crunch and higher oil prices, "the real economic menace may be resurgent inflation." "There are eerie parallels" between the current situation and when "inflationary psychology... took hold" in the mid-1960s. Arguments for delaying interest rate hikes were similar then, and the results were "disastrous."



Advertisement

Which institutions outperformed and which lagged?
Head to the Bank Benchmark tool for bank profiles and peer-group analyses, now updated with 2Q data. Compare Loss Given Default, Defaults to Total Loans, and a dozen other metrics. Users may compare up to 20 institutions.

Wall Street Journal

A front-page article looked at down-payment assistance programs, under which nonprofits arrange to provide seller funds to borrowers to cover the required 3% downpayment for FHA loans. "Home builders are again embracing the program" because of poor sales and the collapse of the private subprime loan market, D.R. Horton "is touting '100% financing" for condos in Maui that start at \$498,000. Advocates of the programs "say they help the FHA fulfill its goal of assisting first-time home buyers" and stimulate the economy, and Rep. Gary Miller, D-Calif., said problems should be addressed by regulation instead of an elimination of the practice. About a third of FHA loans involved downpayments from nonprofits so far this year, compared to less than 2% in 2000, and such loans are "two to three times as likely to default," according to the FHA.

The SEC will propose rules on Wednesday that would allow money-market funds to buy debt without regard to ratings, among other steps that would "diminish the importance" of rating agencies. "Regulators have grown concerned that the reliance on ratings in various market rules gives investors a sense of false comfort."

The Senate Banking Committee is scheduled to vote Wednesday on two Democrats and a Republican nominated to the SEC by President Bush. The five-member commission "has been without Democrats for months" and the recommendation "could clear the way" for confirmation before the July 4 holiday.

Jeff Lane, who Bear Stearns hired to lead its asset management arm last June but whose tenure was "cut short" by the firm's recent collapse, was named chief executive of Modern Bank, a New York private bank. "Mr. Lane says Bear Stearns's issues made it difficult for him to restore credibility to the asset-management unit, which oversaw about \$40 billion when he was there."

Despite backing from "core shareholder Cerberus Group," Aozora Bank is bedeviled by "uncertainty...about its strategy as neither a commercial nor a pure investment bank." The stocks of Japanese peers have gained an average 25% since a nadir in the Tokyo Stock Exchange in March, but Aozora's shares slid 14% and are now trading at less than half the price at which they were sold in an IPO 19 months ago.

Addressing the crisis roiling Wall Street in "The Game," Dennis K. Berman wrote that "the best way to protect the public may be the most ironic one of all: to push commercial and investment banks ever closer together." "Three or four years out, the investment-banking model is coming to an end," said one investment banker. "If it walks like a bank and quacks like a bank, it's going to have capital ratios like a bank."

"Breakingviews" looked at a mechanism that would lift TPG's \$7 billion investment in WaMu back above water: if the thrift company sells a significant amount of additional shares in the next 18 months, it will have to make up the difference on any discount to the price of the securities TPG bought. TPG "could even end up owning most of the thrift's shares."

"Heard on the Street" column said Barclays could announce a deal to sell an \$8 billion stake to Asian and Middle Eastern investors as early as Wednesday, but investor "calls for a change in management could follow" anyway because of a slump in its shares. Still, "a wholesale managerial shake-up, for now, doesn't appear to be in the works."

An item in Personal Journal said an end to the housing slump is still likely a long way off according to an annual report by Harvard's Joint Center for Housing Studies.

New York Times

American corporations repatriating overseas profits got \$265 billion in tax deductions under a one-time tax break.

Financial Times

The paper led with a story about **short selling in U.K. banks** disclosed by hedge funds, including Harbinger's
3.29% short position in HBOS and Tiger's short position in
Bradford & Bingley. The FSA's new rules on short sales
forced the funds to report the positions. A **Q&A** inside the
paper tackles the new disclosures and the FSA's
motivation for requiring them.

The front of Companies & Markets said Daiwa SMBC is setting up a derivatives business in London and Asia, joining the **broad push by Japanese banks** to seize the advantage conferred by their relative strength in current markets. It has poached talent from Calyon and JPMorgan Cazenove for its trading desks.

Another story on the front of Companies & Markets said banks funding the \$34 billion leveraged buyout of Canada's BCE want changes to the deal, possibly including a higher rate, more equity, and stronger covenants. The article said Toronto-Dominion "finds itself in a complicated position because it has also committed to provide equity for the deal."

An unidentified group of investors has made it known that they want to buy a 20% stake in Spain's Banco Popular.

An incipient effort in the U.S. to establish a **Libor** alternative is running into Libor-like problems, which an article said could remove "some heat from allegations" that Libor is misleading.

A consulting shop's study found that 9 of 42 foreign banks in China expect to **double their revenues** in the country this year.

China's only legitimate global financial center is in Hong Kong, but three other cities — Beijing, Shanghai, and Shenzhen — are all pushing plans to build themselves into hubs. Shanghai apparently has the early edge.

The intergovernmental Financial Action Task Force warned yesterday that financing of weapons of mass destruction posed a "real and ongoing threat" to the international financial system. The group's report, which will be published this week, said financial institutions need to do more to reveal dealers doing business under aliases.

Dexia has set up a \$5 billion line of credit for FSA, its bond insurance subsidiary.

An article noted the continuing market pain of regional U.S. banks, which it said are facing writedowns.

An analytical piece offered the latest look at dark pools of liquidity.

An article said banks and monolines continue to discuss the costs of commuting credit default swaps worth billions, and one analyst is sure that banks are going to take second-quarter charges related to monoline downgrades. "Lex" concludes that regulators are primarily worried about municipal finance — and will always choose Main Street over Wall Street.

"Lex" wonders whether the U.K. needs a Fannie Mae, and concludes that no such "Gordon Mac" is necessary. The housing market should correct itself, the column says, and it's no great loss if 25 year olds without down payments can't buy houses.

In an opinion piece, CFTC Commissioner Bart Chilton addressed the "London loophole" in oil commodities, which he said allows traders to arbitrage between London and New York, and effectively put half the market beyond CFTC regulation.

An editorial has the beginnings of a Goldilocks analogy in recommending that the ECB raises rates once — but only once.

Washington Post

The European Union froze the assets of Bank Melli, Iran's largest bank, as a part of a package of sanctions that reflect impatience over negotiations to stop the country's uranium enrichment program. The U.S. imposed sanctions on three Iranian banks, including Bank Melli, in October.

Financial services are among the things that are increasingly being marketed to young people in India as outsourced jobs bring more income. "Studies show that they are eager to put the latest iPods, brand-name sunglasses and cellphones on their credit cards, take out a loan to get an apartment or car, and worry about it all later."

"In the Loop" said 20 executives from major credit card companies descended on Washington last week as a part of the lobbying war over interchange. The column also tried to gauge whether Rep. Laura Richardson, D-Calif., whose financial troubles include a foreclosure of her Sacramento home, has the support of her party. House Majority Leader Steny Hoyer gave backing to the idea of an Ethics Committee investigation, but is also scheduled to host a fundraising reception "to help pay her campaign's substantial debt."

"Deals" columnist Allan Sloan offered some **observations on Lehman Brothers**: regardless of his ultimate fate as chief executive, Dick Fuld has been paid a lot of money; the Fed probably will not let the firm fail, but that doesn't make its stock attractive; and "size doesn't matter — competence does."

We missed **Sen. Kent Conrad's letter** to the *Post* in Monday's paper. Similar to the **one** he sent to the *WSJ*,

Mr. Conrad said that he "did not ask for, expect or receive preferential treatment in the pricing of my loans." For further information please call our customer service department at (800) 221-1809, 8:30 AM - 5:30 PM (EST) or e-mail custserv@americanbanker.com The contents of American Banker are, and remain, the property of SourceMedia, Inc. Reproduction or forwarding of this publication without the express written permission of the publisher is strictly prohibited. Individuals who infringe on these rights will be prosecuted to the full extent of the law. Subscribers who would like multiple copies of American Banker should call 838-807-8667 for site license subscription information. American Banker is published by SourceMedia, Inc. One State Street Plaza, 27th Floor New York, NY 10004 Bank American Banker U.S. Banker The Credit Union Tech Free Trial | Subscribe | Unsubscribe | My Email Alerts | Contact Us | Advertise © 2008 American Banker and SourceMedia, Inc. All rights reserved. x ScurceMedia

Subject: Richardson Location: call her

Start: 6/23/2008 4:00 PM End: 6/23/2008 4:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Mathis, Julie A.; Rogers, Savannah L. **Optional Attendees:** Thorn, Ann

Optional Attendees:

Resources:

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada).

Where: call her

~~*~*~*~*~

Updated: Richardson Update 888-595 Subject: Location:

Start: 6/19/2008 1:00 PM End: 6/19/2008 1:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.

Resources: 888-595

^{***}changing time to accommodate schedules***

Richardson Update 888-595 Subject: Location:

Start: 6/19/2008 12:00 PM End: 6/19/2008 12:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann;

Owen, Jan L. 888-595 Resources:

When: Thursday, June 19, 2008 9:00 AM-9:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana. Where: 888-595 \square

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Updated: Richardson Update 888-595 Subject: Location:

Start: 6/19/2008 1:00 PM End: 6/19/2008 1:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Declined

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.

Resources: 888-595 2 2 2 2

^{***}changing time to accommodate schedules***

From: Laura Richardson \(\text{laurarichardson} \)

Sent: Wednesday, June 18, 2008 10:30 AM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Fw: Loss Mit

Attach: Borrower Assistance Form 5.08.pdf

Ann,

FYI---

NO REFERENCE TO TIME DEADLINES.

Laura Richardson

---- Forwarded Message ----

From: "Mathis, Julie A." \(\leq \text{julie mathis @wamu.net} \)
To: laurarichardson \(\leq \frac{1}{2} \) \(\leq \frac{1} \) \(\leq \frac{1}{2} \) \(\leq

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-15 5
904 886-1325 fax



Bornowen Assistance

6.77

WalViu Cares, we're in this with you we offer options for resolving your harms to in come.

You can help by answering the questions below is completely and accurately as possible. If you have a co-horrower, please till in his or her information, too.

*The filternation will only be used to sed in the execution of homeownership preservation options, much or any other prepare.

You can type your answers right into this form and fax or mail it in. 9. What is the reason you are having trouble with your See the instructions on the next page. home loan payments? 1. To help us locate your loan, please provide your name(s). Borrower Name Co-borrower Name 2. What are your current phone numbers? Co-borrower Home Phone Borrower Work Phone Co-borrower Work Phone Borrower Mobile Phone Co-borrower Mobile Phone 3. Do you have your WaMu loan number? ☐ Yes, it is: □No 4. What is the address of your property? Street Address Apartment Number City State Zip 5. Do you (or your co-borrower) have a different mailing address? ☐ Yes □ No 6. Please enter any additional mailing addresses. Apartment Number Borrower Street Address 10. Would you prefer to keep your home or sell it? ☐ Keep my home ☐ Sell it City State Zip Co-borrower Street Address Apartment Number 11. If you want to sell, is it listed for sale? ☐ Currently listed ☐ Was listed previously ☐ Was never listed City Zip State 12. Do you have any other loans on the home? 7. How many people live at your address? ☐ Yes □ No □ 2 □3 **4** □5 ☐ 6 or more 13. If you have other loans on the home, approximately how much do 8. How many of the people living at this address are dependents? you owe on all other loans combined? □1 **□**2 ☐ 6 or more □3 **4** □5

☐ Yes ☐ No				RICOME	HORRE	wez c	O HORROWER
15. How many cars do you own?				Gross Wages	\$	\$	
□1 □2 □3		4 or more		Other Income (unemployment, child support, etc.)	\$	\$	
				Other	\$	\$	
16. Please enter how much you pay fo	r the items be	elow each mor	nth, and	Other	\$	\$	
total them in the last row.				TOTAL	\$	0 \$	0
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Other Home Loans, Rent & Liens	\$	\$		18. Please enter how much money yo	u have in t	he assets b	elow, and
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Auto Insurance & Other Expenses	\$	\$		ASS	HORRO	WER C	O BOK OWEK
Credit Cards & Installment Loans	\$	\$		Checking Account(s)	\$	\$	
Health Insurance	\$	\$		Savings & Money Market Account(s)	\$	\$	······
Medical Expenses	\$	\$		Stocks, Bonds & CDs	\$	\$	******************
Child Care, Child Support & Alimony	\$	\$		Retirement Account(s)	\$	\$	
Food & Miscellaneous Spending Money	\$	\$		Home Equity	\$	\$	
Utilities	\$	\$	************	Other Real Estate Equity	\$	\$	
Other	<u> </u>	\$		Cars (with no loan payments)	\$	\$	·······
Other	\$	\$		Other	\$	\$	
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Laura Richardson laurarichardson From: Wednesday, June 18, 2008 10:28 AM Sent: To: Thorn, Ann <ann.thorn@wamu.net> Subject: Re: Loss Mit FYI---My notice of delay AND NO REFERENCE TO TIME DEADLINES. Laura Richardson ---- Original Message --From: "Mathis, Julie A." <julie.mathis@wamu.net>______

Pickerdeen <laurarichardson ______ Sent: Thursday, June 12, 2008 1:05:34 PM Subject: RE: Loss Mit Thanks, I will let them both know. Julie Julie Mathis, VP Department Manager Homeownership Preservation Washington Mutual 904 886 904 886-1325 fax From: Laura Richardson [mailto:laurarichardson Sent: Thursday, June 12, 2008 10:20 AM To: Mathis, Julie A. Subject: Re: Loss Mit Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it. I will be in touch. Laura ---- Original Message ----From: "Mathis, Julie A." < julie.mathis@wamu.net> To: laurarichardson Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net> Sent: Friday, June 6, 2008 12:10:05 PM Subject: Loss Mit

Thank you, Julie

<<Borrower Assistance Form 5.08.pdf>>

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886 125 904 886-1325 fax

Laura Richardson | laurarichardson | laurarichar From:

Sent: Wednesday, June 18, 2008 10:24 AM To: Thorn, Ann <ann.thorn@wamu.net>

Subject: Re: Follow-up on Loss Mit

Ms. Thorn.

Due to the numerous issues that have surrounded my agreement and the improper sale of my property, I am working with my original broker to complete the application accurately. I am limited to his availability therefore it is taking longer than I expected. I advised Ms. Mathis of my delay via email and was told you would be notified.

I was quite surprised with your attached letter that requires submittal by Friday which I do not believe was expressed before. If you recall, it was I, that suggested we begin the process prior to the completion of the recission not WAMU.

I will meet your deadline; however, in the future clear indications of time deadlines is needed.

Laura Richardson

---- Original Message ----

From: "Thorn, Ann" <ann.thorn@wamu.net>

Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow up on T

Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

Full Name: Laura Richardson
Last Name: Richardson
First Name: Laura

E-mail: laurarichardson E-mail Display As: laurarichardson

From: Woodcock, Wendy A.

Sent: Monday, June 02, 2008 12:56:27 PM

To: Thorn, Ann; Mathis, Julie A. Subject: Congresswoman Richardson

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP Division Manager Homeownership Preservation Dept.

Washington Mutual 7255 Baymeadows Way Jacksonville, FL 32256

904.886.1325 fax wendy.woodcock@wamu.net

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Frome Leans

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From: Graves, Tracy A. <tracy.graves@wamu.net>

Sent: Friday, May 30, 2008 4:23 PM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: RE: Laura Richardson Foreclosure Rescission (

After the last two weeks you have had, a pool day is well deserved and NEEDED!!! ENJOY!

----Original Message-----

From: Thorn, Ann

Scnt: Friday, May 30, 2008 4:22 PM

To: Battaglia, Paul J.; Boulton, Elizabeth A.

Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn@kirbymac.com'; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don

Subject: Re: Laura Richardson Foreclosure Rescission

U guys are the best. Thank u. Sorry I have been sitting by the pool all day without you!!!

Sent from my BlackBerry Wireless Handheld

---- Original Message -----

From: Battaglia, Paul J.

To: Thorn, Ann; Boulton, Elizabeth A.

Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn'

Amanda L.; Cook, Don

Sent: Fri May 30 12:50:25 2008

Subject: RE: Laura Richardson Foreclosure Rescission (

REDACTED

Paul J. Battaglia

First Vice President and Senior Counsel

Washington Mutual Bank

1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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----Original Message----

From: Thorn, Ann

Sent: Friday, May 30, 2008 12:39 PM

To: Battaglia, Paul J.; Boulton, Elizabeth A. Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn ; Graves, Tracy A. Subject: Re: Laura Richardson Foreclosure Rescission Beth get with amanda hawk or guy to get this cut today. Sent from my BlackBerry Wireless Handheld ---- Original Message ----From: Battaglia, Paul J.

To: Thorn, Ann; Boulton, Elizabeth A.

Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn'

Sent: Fri May 30 12:17:19 2008

Sent: Fri May 30 12:17:19 2008 Subject: Laura Richardson Foreclosure Rescission

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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From: Thorn, Ann

Sent: Friday, May 30, 2008 4:26 AM

To: Chiu, Huey-Jen Cc: Battaglia, Paul J. Subject: Recission

REDACTED

Subject:

Richardson Update______ Location:

Start: 6/2/2008 12:30 PM End: 6/2/2008 1:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE Resources: 877-709

When: Monday, June 02, 2008 9:30 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

Where: 877-709-

~~*~*~*~*

From: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>

Sent: Friday, May 30, 2008 3:55 PM

To: Thorn, Ann <ann.thorn@wamu.net>

Subject: RE: Laura Richardson Foreclosure Rescission

Amanda, has handled.

Thank you,

Beth

----Original Message-----

From: Thorn, Ann

Sent: Friday, May 30, 2008 3:39 PM

To: Battaglia, Paul J.; Boulton, Elizabeth A.

Cc: Chiu, Hucy-Jen; Brignac, Deborah P.; 'MMeguinn _____; Graves, Tracy A.

Subject: Re: Laura Richardson Foreclosure Rescission

Beth get with amanda hawk or guy to get this cut today.

Sent from my BlackBerry Wireless Handheld

---- Original Message ----

From: Battaglia, Paul J.

To: Thorn, Ann; Boulton, Elizabeth A.

Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn'

Sent: Fri May 30 12:17:19 2008

Subject: Laura Richardson Foreclosure Rescission

REDACTED

Paul J. Battaglia

First Vice President and Senior Counsel Washington Mutual Bank

1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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From: Thorn, Ann

Sent: Friday, May 30, 2008 4:26 AM

To: Chiu, Huey-Jen Cc: Battaglia, Paul J. Subject: Recission



From: Brignac, Deborah P.

Sent: Friday, May 30, 2008 3:39:00 PM

To: Thorn, Ann

Subject: Out of Office AutoReply: Laura Richardson Foreclosure Rescission

I will be out of the office Friday, 5/30. If you require immediate assistance please contact Huey-Jen Chiu at (818) 775-2340 or huey-jen.chiu@wamu.net. Thank you.

NOTE: Please direct all DIL, Senior Lien Monitoring and TDUS inquiries to crcreferrals@wamu.net. Thank you.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>

Sent: Thursday, May 29, 2008 9:16 PM

To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

I was just watching CNN as well, and Campbell Brown didn't end up covering the story. Odd. I'll watch for it again tomorrow night and will back.

Perhaps they weren't able to get their facts straight in time. :)

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.

sara.gaugl@wamu.net

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From: Thorn, Ann

Sent: Thursday, May 29, 2008 5:59 PM

To: Gaugl, Sara C.

Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.

Sent: Thu 05/29/2008 07:50 PM

To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann

Subject: Richardson Update: Daily Breeze

All:

As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments

By Gene Maddaus Staff Writer Article Launched: 05/29/2008

Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000.

Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl Home Loans Public Relations

WaMu 1301 Second Avenue I WMC40 I Seattle WA 98101 206.500 sara.gaugl@wamu.net

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Subject: Updated: Richardson update Location: 877-709-8394 passcode 660080#

Start: 5/29/2008 2:00 PM End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann 877-709

Subject:

Updated: Richardson update 877-709-Location:

Start: 5/29/2008 1:00 PM End: 5/29/2008 2:00 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Woodcock, Wendy A.; Cook, Don; GM QSM DTE; Baptista, Geri Ann S.; Thorn, Ann; Thorn, Ann; Oakley, Susan B.

Resources: 877-709

From: Champney, Steven D. <steven.champney@wamu.net>

Sent: Thursday, May 29, 2008 6:55 AM

To: Thorn, Ann <ann.thorn@wamu.net>; Samuel, Susan L. <susan.samuel@wamu.net>

Subject: RE: Richardson

Ann/Susan maybe at 9:50. Johns dailys are only lasting about 10-15 mins

Steven Champney, SVP National Default Servicing

Washington Mutual 7301 Baymeadows Way Mailstop: JAXB3182 Jacksonville, FL 32256

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From: Thorn, Ann

Sent: Thursday, May 29, 2008 6:42 AM **To:** Champney, Steven D.; Samuel, Susan L.

Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Kolkowski, Matthew

Sent: Wednesday, May 28, 2008 5:06:25 PM

To: Thorn, Ann; Kallner, Brad; Woodcock, Wendy A.

Subject: RE: Sale Invalidations - Loss Mit

Right off the bat there is a 35 SP to 27 Prime spilt...Wendy FYI, im checking into the CRC stuff.

From: Berberovic, Janna E.

Sent: Wednesday, May 28, 2008 10:46 AM

To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale 19
Repayment Plan 7
Reinstated 13
Modification 15

<< File: March - April 2008 - LMT Sale Reversals.xls >>

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886- 2
janna.berberovic@wamu.net

<< OLE Object: Picture (Metafile) >>

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From: Thorn, Ann

Sent: Wednesday, May 28, 2008 1:08 PM

To: Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.

Subject: RE: Sale Invalidations - Loss Mit

Beth/Janna, please send the prime/subprime reversals due to LMT to Matt and Brad

Thanks

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

From: Kolkowski, Matthew

Sent: Wednesday, May 28, 2008 11:31 AM
To: Kallner, Brad; Thorn, Ann

Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad

Sent: Wednesday, May 28, 2008 5:33 AM

To: Kolkowski, Matthew

Subject: FW: Sale Invalidations - Loss Mit

Importance: High

Matt.

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 5:06 PM

To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.

Cc: Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886₁√∴

For Internal Use Only

From: Brignac, Deborah P.

Brighac, Deboran P.

Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Co

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775 (818) 775-2510 fax deborah.brignac@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Battaglia, Paul J.

Sent: Tuesday, May 27, 2008 1:00 PM

To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501

Seattle WA 98101 Phone: 206-500-4261 Fax: 206-377-2784

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From: Thorn, Ann

Sent: Tuesday, May 27, 2008 12:57 PM

To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From: Chiu, Huey-Jen

Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert

Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

REDACTED

Huey-Jen Chiu, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775huey-jen.chiu@wamu.net

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From: Berberovic, Janna E.

Sent: Wednesday, May 28, 2008 1:45:40 PM

To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Attachments: March - April 2008 - LMT Sale Reversals.xls; Picture (Metafile)

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale	19
Repayment Plan	7
Reinstated	13
Modification	15



March - April 2008 - LMT Sale Reversals.xls (44 kB)

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886
janna.berberovic@wamu.net



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From: Thorn, Ann

Sent: Wednesday, May 28, 2008 1:08 PM

To: Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.

Subject: RE: Sale Invalidations - Loss Mit

Beth/Janna, please send the prime/subprime reversals due to LMT to Matt and Brad

Thanks

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From: Kolkowski, Matthew

Sent: Wednesday, May 28, 2008 11:31 AM
To: Kallner, Brad; Thorn, Ann

Subject: Railner, Brad; Thorn, Ann
RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad

Sent: Wednesday, May 28, 2008 5:33 AM

To: Kolkowski, Matthew

Subject: FW: Sale Invalidations - Loss Mit

Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 5:06 PM

To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.

Cc: Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes——not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

From: Brignac, Deborah P.

Sent: Tuesday, May 27, 2008 4:22 PM

To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775- (818) 775-2510 fax deborah.brignac@wamu.net

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From: Battaglia, Paul J.

Tuesday, May 27, 2008 1:00 PM Sent:

To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Brignac, Deborah P.; Kallner, Brad Cc: Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101 _

Phone: 206-500 Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 12:57 PM

To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

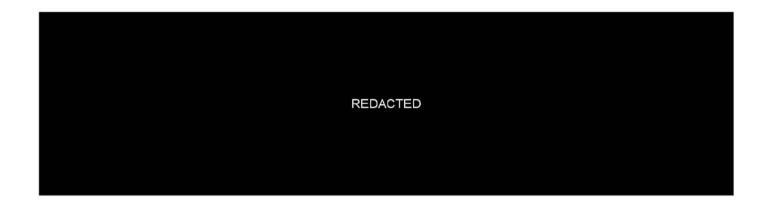
From: Chiu, Huey-Jen

Tuesday, May 27, 2008 3:32 PM Sent: To: Lyman, Daryl W.; Battaglia, Paul J.

Brignac, Deborah P.; Thorn, Ann; Catanese, Robert Cc:

Subject: Sale Invalidations - Loss Mit

Good afternoon,



Huey-Jen Chiu, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775 huey-jen.chiu@wamu.net

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	A	В
1	TOTAL LMT SALE REVERSALS - 03.08-04.08	
2		
3	BY REASON FOR SALE REVERSAL	0110 <u>1</u>
4		
5	Comments	Total
6	Three Month Stip MOD	
7	Short Sale	15
8	Repayment Plan	1 7
9	Reinstated	13
10	Modification	15
	Freddie Mac is requesting that this loan be rescinded so that we can	
11	complete the workout.	1 3
12	FNMA Special forbearance	1 3
13	FMAC FB	1 1
14	FB Plan	1 1
15	90-DAY SPECIAL FORBEARANCE	1 1
16	90 day forbearance plan was completed	1 1
17	???????Emailed Vanja at FIS	
18	Grand Total	62

TOTALS

	A	В	С	D	E	F	G	Н	
1	LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE CODE
2		1	Loss Mitigation	Reinstated		4/28/2008	5/1/2008	231539.04	00
3	1	1	Loss Mitigation	Repayment Plan		4/28/2008	8/1/2007	1374192.21	CA
4		1	Loss Mitigation	Short Sale	\$	4/4/2008	8/1/2007	315240.21	CA
	— 1—								
5		1	Loss Mitigation	Repayment Plan		4/7/2008	8/1/2007	754633	CA
6	1 !	1	Loss Mitigation	FMAC FB		4/28/2008	8/1/2007	2137500	CA
7	!\ /	1	Loss Mitigation	Repayment Plan		4/23/2008	5/1/2007	283405.42	CA
8	1 11	4	Loss Mitigation	Reinstated		4/18/2008	5/1/2008	287394.9	NV
9	1 1 12	·	Loss Mitigation	90-DAY SPECIAL FORBEARANCE	[4/4/2008	8/1/2007	39510.15	TX
10			Loss Mitigation	Modification	\$	4/17/2008	1/1/2007	324074.6	00
11			Loss Mitigation	Reinstated	ļu — 1111. 1111. 1111. 1111. 1111. 1111. 1111. 1111.	4/28/2008	1/1/2008	68264 06	NC
			Loss Mingalion	1 Non-Blateu		412042030	11112000	502.04.00	
12	1 \ / /	1	Loss Mitigation	Reinstated		4/3/2008	5/1/2008	373953 77	NV
12 13 14 15			Loss Mitigation	FNMA Special forbearance		4/9/2008	6/1/2007	36844.24	MI
14	- 1 1 1-	1	Loss Mitigation	Short Sale		4/11/2008	11/1/2007	231127.63	GA
15	1 1 1		Loss Mitigation	Repayment Plan		4/25/2008	10/1/2007	171587.08	NH
16) /	4	Loss Mitigation	Reinstated	i	4/24/2008	9/1/2007	194208.63	WA
17			Loss Mitigation	Modification		4/7/2008	5/1/2008	41582.83	M
			Loss angelon		·				
18	- 1 1 b	1	Loss Mitigation	FB Plan		4/11/2008	6/1/2007	78551.52	PA
9	1	1	Loss Mitigation	Reinstated		4/15/2008	5/1/2008	79789.79	E. L
20	1.1 1	2	Loss Mitigation	Short Sale	4/1/2006	4/9/2006	7/1/2007	452235.03	AZ
11	1/ 1	2	Loss Mitigation	Modification	4/17/2008	4/17/2008	8/1/2007	370075.11	CA
2		2	Loss Mitigation	Modification	4/8/2006	4/8/2008	7/1/2007	587894.76	CA
23		2	Loss Mitigation	Modification	4/3/2008	4/3/2008	6/1/2008	86584.3	TN
4		2	Loss Mitigation	Modification	4/14/2008	4/14/2008	9/1/2007	89828.26	GA
25	1 //	2	Loss Mitigation	Three Month Stip MOD	4/8/2006	4/7/2008	8/1/2007	65603.97	MO
6	11 1	2	Loss Mitigation	Short Sale	4/9/2006	4/9/2008	7/1/2007	248407.51	RJ RJ
77	11 1 1	2	Loss Mitigation	Short Sale	4/22/2008	4/22/2008	8/1/2007	438375.47	CA
28	1 11 11		Loss Mitigation	Short Sale	2/22/2008	4/14/2008	7/1/2007	190753.52	00
9	I //	2	Loss Mitigation	Short Sale	4/9/2008	4/6/2008	10/1/2007	517953.44	VA
30	may be	·	Loss Mitigation	Modification	3/26/2008	4/25/2008	8/1/2007	259645.32	ст
14			Loss Mitigation	???????Emailed Vanja at FIS	ļ	4/9/2008	10/1/2007	221269.64	GA
32	1 1 1	· · · · · · · · · · · · · · · · · · ·	Loss Mitigation	Short Sale	4/14/2008	4/15/2008	7/1/2007	229051.41	WA
33	* 1 1	2	Loss Mitigation	Reinstated	4/14/2008	4/14/2008	5/1/2008	115712.43	CA
34		2	Loss Mitigation	Modification		4/28/2008	10/1/2008	110949.75	ОН
15		2	Loss Mitigation	Repayment Plan	3/26/2008	4/18/2008	3/1/2007	110539 59	TX
18 9 9 9 9 9 9 9 9 9	1 / / L		Loss Mitigation	Reinstated	SECRECAL	3/7/2008	3/1/2008	222208 27	NC NC
	1 1 1 1			Freddie Mac is requesting that this loan be rescinded so that we can		0.400000	4440007	404047.05	
37		1	Loss Mitigation	complete the workout.	ļi	3/18/2008	1/1/2007	101617.66	MI
8	and the	1	Loss Mitigation	Repayment Plan		3/26/2008	12/1/2007	47527.92	MI
9	1 11	1 1	Loss Mitigation	Repayment Plan		3/10/2008	9/1/2007	194298.09	GA
10	1 1	1	Loss Mitigation	Reinstated	l l	3/28/2008	5/1/2007	54543.38	MA
11		1	Loss Mitigation	Short Sale		3/17/2008	7/1/2007	392304 43	CA
12	and the	1	Loss Mitigation	Reinstated		3/20/2008	3/1/2008	83141.8	TN
13	Ir ii	1	Loss Mitigation	90 day forbearance plan was completed		3/4/2008	6/1/2007	317668.69	CA
44			Loss Mitigation	Reinstated		3/14/2008	4/1/2008	79135.62	MD
15			Loss Mitigation	Short Sale	3/4/2008	3/4/2008	8/1/2007	107925.5	GA GA
46	7 4	2	Loss Mitigation	Short Sale	2/25/2008	3/6/2008	7/1/2007	79776.64	TN
		2	Loss Mitigation	Modification	3/27/2008	3/28/2008	10/1/2006	487209.49	CA

	J	K	L	M	N	0	Р	Q
1	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
2	ARONOWITZ & FORD, LLP	FHLMC	R	F	00	4/29/2008		0
3	QUALITY LOAN SERV CORP	PRIV	S	W	00	11/9/2007		3
4	QUALITY LOAN SERV CORP	WAMU	S	W	00	11/13/2007		3
5	CALIFORNIA RECONVEYANCE	WAMU	S	w	00	8/22/2007	21111-111110	3
6	CALIFORNIA RECONVEYANCE	PRIV	S	w	00	9/7/2007		3
7	CALIFORNIA RECONVEYANCE	PRIV	s	w	00	8/16/2007		3
8	CALIFORNIA RECONVEYANCE	FHLMC	R	0	00	4/22/2008		0
9	CODILIS & STAWIARSKI, PC	FHLMC	S	w	00	11/20/2007		3
10	CASTLE MEINHOLD &	FNMA	S		00	4/6/2007	B+++	3
11	SHAPIRO & INGLE	FNMA	Ř		00	4/29/2008		ő
12	CALIFORNIA RECONVEYANCE	WAMU	R	0	00	4/11/2008		0
13	ORLANS ASSOCIATES PC	FNMA	A	F I	00	10/19/2007		3
14	SHAPIRO & SWERTFEGER	UMAW	Α	F	00	2/26/2008		3
15	ORLANS MORAN PLLC	FHLMC	S	W	10	2/11/2008		3
16	QUALITY LOAN SERV CORP	PRIV	S	F	00	12/7/2007		3
17	TROTT & TROTT	FNMA	8	0	00	4/8/2008		3
18	PHELAN HALLINAN& SCHMIEG	FHLMC	s	w	00	8/24/2007		3
19	PIERCE & ASSOCIATES	WAMU	C	0	00	4/17/2008		3
20	CALIFORNIA RECON. CO.	WAMU	S	w	47	11/23/2007		2
21	CALIFORNIA RECON. CO.	PRIV	R	W	47	12/12/2007		0
22	CALIFORNIA RECON. CO.	PRIV	A	?F	43	11/9/2007		4
23	SHAPIRO & KIRSCH LLP	PRIV	R	W	41	2/11/2008		Ö
24	MC CURDY & CANDLER L.L.C.	PRIV	S	w	47	2/4/2008		2
25	MARTIN, LEIGH & LAWS	WAMU	S	w	47	3/5/2008		2
26	ORLANS MORAN PLLC	PRIV	s	W	40	11/12/2007		2
27	CALIFORNIA RECON CO.	PRIV	s	·	47	12/28/2007		2
28	CASTLE,MEINHOLD &	PRIV	S	ļ	47	11/6/2007		2
29	SHAPIRO & BURSON	PRIV	s	w	47	2/13/2008		2
30	REINER, REINER AND	PRIV	S	w	43	12/20/2007		
31	MORRIS SCHNEIDER & PRIOR	WAMU	8	w	47	2/26/2008		2
32	MCCARTHY HOLTHUS	PRIV	s	w	47	11/19/2007		2
33	CALIFORNIA RECON. CO.	PRIV	c	0	47	4/14/2008		2
34	LERNER, SAMPSON &	PRIV	S	w	45	2/23/2007		3
35	CODILIS & STAWIARSKI, PC	PRIV	A	YV F	47	9/11/2006		2
	SHAPIRO & INGLE	FNMA	Ŕ	6	00	3/8/2008	: 	ő
36	SHAPIRU & INGLE	LUMA	K	1	- 00	- 3/6/2006		
37	TROTT & TROTT	FHLMC	s	F	00	4/4/2007		3
38	ORLANS ASSOCIATES PC	FNMA	s	w	00	12/4/2007		3
39	MORRIS SCHNEIDER & PRIOR	FNMA	s	************************	00	12/5/2007		1
40	HARMON LAW OFFICES P.C.	WAMU	R	1	00	2/16/2007		0
41	QUALITY LOAN SERV CORP	PRIV	R A		10	10/19/2007		4
42	MORRIS SCHNEIDER & PRIOR	FNMA	R	- 6	10	3/24/2008		0
			¢	ļ				
43	CALIFORNIA RECONVEYANCE	FHLMC	S	W	10	9/12/2007		3
44	SHAPIRO & BURSON	FNMA	R	0	12	1/3/2008		0
45	SHAPIRO & SWERTFEGER	PRIV	R		47	1/14/2008		0
46	MC CURDY & CANDLER L.L.C	PRIV	S	w	40	1/16/2008		2
47	CALIFORNIA RECON. CO.	PRIV	S	W	40	2/12/2007		3

A	В	С	D	E I	F	G	н	1
LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE GODE
8 7 7	2	Loss Mitigation	Modification	3/6/2006	3/6/2008	5/1/2008	136828.48	TX
9	2	Loss Mitigation	Modification	3/4/2008	3/14/2008	4/1/2007	799910.82	MD
J ' '	2	Loss Mitigation	Modification	3/21/2008	3/28/2008	5/1/2008	760796.49	CA
T	2	Loss Mitigation	Short Sale	3/7/2008	3/7/2006	7/1/2007	560161.93	CA
1 / /	2	Loss Mitigation	Short Sale	3/5/2008	3/14/2008	7/1/2007	496000	VA
\ \ \ \ \ \	2	Loss Mitigation	Short Sale	3/12/2008	3/12/2008	9/1/2007	137298.25	VA
1 1	2	Loss Mitigation	Short Sale		3/10/2008	7/1/2007	396285.85	VA
5 V	2	Loss Mitigation	Short Sale	3/6/2008	3/6/2008	7/1/2007	486925.5	CA
	2	Loss Mitigation	Reinstated	3/26/2008	3/26/2008	1/1/2008	82278.5	MI
7	2	Loss Mitigation	Modification	3/17/2008	3/18/2008	3/1/2007	119848.43	AL.
3 / / \	2	Loss Mitigation	Reinstated	1/9/2006	3/14/2008	4/1/2008	250139.28	MD
	2	Loss Mitigation	Short Sale	3/10/2008	3/11/2008	5/1/2007	327493.01	CA
3 / \	2	Loss Mitigation	Modification	2/22/2008	3/5/2008	5/1/2008	139693.5	MI
1 1/	2	Loss Mitigation	Short Sale	2/20/2008	3/7/2008	3/1/2007	399311.67	TX
2 1/	2	Loss Mitigation	Short Sale	3/25/2008	3/25/2008	12/1/2008	537315.91	CA
3	2	Loss Mitigation	Modification		3/10/2008	6/1/2007	213270.7	AZ

	J	K	L	M	N	0	P	Q
1	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
48	MCCARTHY HOLTHUS ACKERMA	PRIV	R	w	47	10/11/2007		0
49	SHAPIRO & BURSON	PRIV	S	W	47	9/6/2007		2
50	CALIFORNIA RECON. CO.	PRIV	S	F	47	2/22/2007		2
51	CALIFORNIA RECON. CO.	PRIV	R	i 1 i	47	11/6/2007	***************************************	0
52	BIERMAN & GEESING LLC	PRIV	S	W	47	11/26/2007		2
53	SHAPIRO & BURSON	PRIV	S	w	47	1/18/2008		2
54	BIERMAN & GEESING LLC	PRIV	R	i 1 i	47	11/26/2007		0
55	CALIFORNIA RECON. CO.	PRIV	S	W	47	11/5/2007	\$440	2
56	FIDELITY NFS	PRIV	R	w	47	3/26/2008		Ö
57	SIROTE & PERMUTT, P.C.	PRIV	A	F	47	7/11/2007		2
58	FUTROVSKY, NITKIN, SCHERR	PRIV	R	0	47	3/17/2008		0
59	CALIFORNIA RECON. CO.	PRIV	S	W	47	9/24/2007		2
60	TROTT & TROTT	PRIV	R	W	43	11/19/2007	(310x	0
61	CODILIS & STAWIARSKI, PC	PRIV	S	W	47	8/17/2007		2
62	CALIFORNIA RECON. CO.	PRIV	S	W	47	7/17/2007		1
63	CALIFORNIA RECON CO	PRIV	S	W	43	10/26/2007	;	2

From: Owen, Jan L.

Sent: Wednesday, May 28, 2008 1:32:39 PM

To: Thorn, Ann Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 10:08 AM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so...........

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886↑ ◯

Subject: Richardson Update _______
Location:

Start: 5/28/2008 6:00 PM **End:** 5/28/2008 7:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don Resources:

When: Wednesday, May 28, 2008 3:00 PM-4:00 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana. Where:

~~*~*~*

<<Richardson>>

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 10:08 AM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

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Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 1:08:10 PM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so............

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

To: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.

Subject: RE: Richardson

I am booked right now until 5 EST so anytime after that is fine with me.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Owen, Jan L.

Sent: Wednesday, May 28, 2008 1:19 PM

To: Thorn, Ann; Gaugl, Sara C.; Battaglia, Paul J.

Subject: RE: Richardson

Ann: I will try and get a call in today- how late for you this pm tonite? That being said- I am having a tendency to agree with the new thought process. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann

Sent: Wednesday, May 28, 2008 10:08 AM

To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.

Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

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Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

Subject: Location:	Richardson update
Start: End: Show Time As:	5/29/2008 1:00 PM 5/29/2008 2:00 PM Tentative
Recurrence:	(none)
Meeting Status:	Not yet responded
Required Attende	es: Gaugl, Sara C.; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; GM QSM DTE; Baptista, Geri Ann S.
Resources:	Daptista, Gen Anno.
When: Thursday. I	Mav_29_ 2008 10:00 AM-11:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

From: Kolkowski, Matthew

Sent: Wednesday, May 28, 2008 11:30:57 AM

To: Kallner, Brad; Thorn, Ann

Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad

Sent: Wednesday, May 28, 2008 5:33 AM

To: Kolkowski, Matthew

Subject: FW: Sale Invalidations - Loss Mit

Importance: High

Matt.

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 5:06 PM

To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.

Cc: Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes—---not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Brignac, Deborah P.

Sent: Tuesday, May 27, 2008 4:22 PM

To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company

9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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From: Battaglia, Paul J.

Sent: Tuesday, May 27, 2008 1:00 PM

To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia First Vice President and Senior Counsel Washington Mutual Bank 1301 2nd Avenue, WMC 3501 Seattle WA 98101

Phone: 206-500-4261 Fax: 206-377-2784

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From: Thorn, Ann

Sent: Tuesday, May 27, 2008 12:57 PM

To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

REDACTED

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

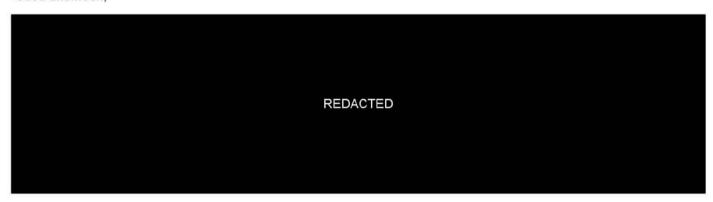
From: Chiu, Huey-Jen

Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert

Subject: Sale Invalidations - Loss Mit

Good afternoon,



Huey-Jen Chiu, Vice President Department Manager California Reconveyance Company Home Loans

California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775-2340 direct huey-jen.chiu@wamu.net

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From:

Sent: Wednesday, May 28, 2008 6:31 AM **To:** Gaugl, Sara C. <u192170@wamu.com>

Subject: RE: Update: Congresswoman obtains spokesperson

All:

FYI - it appears that Congresswoman Richardson has now engaged a spokesperson -- William Marshall. Among other things, he states that Ms. Richardson is awaiting clarification from WaMu as to whether she had secured new loan terms in time, but that she is still in fact the owner of her Sacramento home (though public records state otherwise).

I'll continue to let you know of any other new developments as reported by the media.

- Sara

Rep. Richardson defaulted on three Calif. home loans – *The Hill* By Jared Allen 05/27/08

The tale of Rep. Laura Richardson's (D) personal housing crisis got even more captivating Tuesday as her office said the freshman lawmaker defaulted on loans she took out for not just one, but three, California homes.

The news of one of Richardson's properties recently being sold at auction captured widespread attention last week in the wake of the nation's housing crisis. But that was only part of the story.

Richardson's office said Tuesday she has caught up on her payments and renegotiated the terms of loans she took out to purchase homes in San Pedro and Long Beach, Calif. Her office confirmed that the lawmaker defaulted on both of these homes and was risking foreclosure when she went months without making payments.

A third home that Richardson borrowed heavily to move into in Sacramento was sold at auction earlier this month — at a \$150,000 loss to the bank that issued her the \$535,000 loan.

William Marshall, a spokesman for Richardson, said on Tuesday that she was still awaiting clarification from her lender, Washington Mutual, as to whether she had secured new loan terms in time and was still, in fact, the owner of the home.

Richardson told The Associated Press on Friday that she was surprised to learn that the home was sold at the May 7 auction. She claimed that the sale never should have happened because she had renegotiated her loan to pay it off.

Even as that was happening, ethics watchdogs were crying foul over Richardson's personal finances and questioning how she was able to lend her campaign to Congress \$77,500 in the midst of multiple home loan defaults.

Federal Election Commission (FEC) reports show that Richardson loaned her campaign a total of \$77,500 — in three installments — between June and July of 2007.

Richardson's year-end FEC filing showed that her campaign still had \$331,000 worth of debt but \$116,000 cash-on-hand.

Marshall was unable to immediately answer questions about whether Richardson borrowed against any of her

home equity — from homes she defaulted on — to finance her House campaign.

But he did not dispute reports that Richardson had done the very same thing the year prior when she borrowed \$100,000 against her Long Beach home — whose mortgage she later defaulted on — to loan to her campaign for the California General Assembly. She repaid that personal loan in its entirety, according to Los Angeles media outlets.

Melanie Sloan, executive director of the Citizens for Responsibility and Ethics in Washington, criticized Richardson for falling deeper into debt while choosing to spend more than \$77,500 of her own money on her campaign. She suggested that Richardson's actions only demonstrated her belief that winning a seat in Congress is more important that practicing personal fiscal responsibility.

Sloan added Richardson should not be in the situation she is while making a congressional salary when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Meredith McGehee, policy director for the Campaign Legal Center, said it would be reasonable for the FEC to look into the timing of the loan against the timeline of Richardson's home loan defaults.

"In situations like this it's very important for whoever loaned her the money to demonstrate that they treated her equitably, not favorably," McGehee said. "Otherwise, you're getting into a situation of a corporate underwriting of a campaign."

Richardson's FEC reports do not spell out the terms of her personal loans to her campaign.

Richardson originally came under scrutiny last week when it was learned that a home she owned in Sacramento was sold at auction after it went into foreclosure.

As well as her \$535,000 home in Sacramento, a home that Richardson owned in San Pedro — which she borrowed \$359,000 to obtain — went into default in September 2007 when she became more than \$12,000 behind in her payments.

In addition, Richardson's primary residence in Long Beach went into default just two months ago after she failed to make a payment for four months and owed nearly \$20,000 on the property.

Marshall declined to give details of the new loans that he said Richardson was able to secure.

Richardson last week told reporters in California that her experience makes her particularly well-suited to help Congress legislate a solution to the nation's housing crisis, saying she hoped to testify before congressional committees on the issue.

And when Congress returns following the Memorial Day recess, reconciling the House and Senate versions of the legislation designed to help the housing market rebound will be on the top of the agenda.

Richardson did not vote on the version of the Foreclosure Prevention Act that passed the House, but said she missed the vote only because she was attending her father's funeral.

Richardson was a member of the Long Beach City Council when she won a California General Assembly seat in November 2006, months before she purchased the home in Sacramento. She won the congressional seat the following year in the special election to replace the late Rep. Juanita Millender-McDonald (D).

Sara Gaugl

Home Loans Public Relations

sara.gaugl@wamu.net

WaMu 1301 Second Avenue | WMC40 | Seattle WA 98101 206.500.2822 direct | ______ cell

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To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.

CC: Boulton, Elizabeth A.

Subject: RE: Sale Invalidations - Loss Mit

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LMT reversals of sales was **133 for the last 6 months**. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

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From: Brignac, Deborah P.

Sent: Tuesday, May 27, 2008 4:22 PM

To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

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Sent: Tuesday, May 27, 2008 1:00 PM

To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

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Sent: Tuesday, May 27, 2008 12:57 PM

To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.

Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad

Subject: RE: Sale Invalidations - Loss Mit

Importance: High

REDACTED

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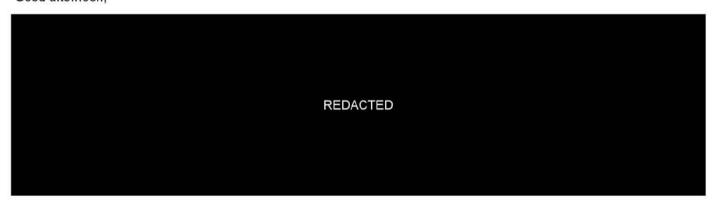
From: Chiu, Huey-Jen

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Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert

Subject: Sale Invalidations - Loss Mit

Good afternoon,



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California Reconveyance Company 9200 Oakdale Avenue, N110612 Chatsworth, CA 91311

818-775-2340 direct huey-jen.chiu@wamu.net

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From: Sent:

To: Berens, John < john.berens@wamu.net>; Woodcock, Wendy A.

<wendy.woodcock@wamu.net>

Subject: RE: Confidential: Richardson Update

Yes and he has not asked for any yet, but we are anticipating that he will. Seattle is working with outside counsel to discuss with him. York—the third party has not hired an attorney.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Berens, John

Sent: Tuesday, May 27, 2008 9:58 AM **To:** Thorn, Ann; Woodcock, Wendy A.

Subject: RE: Confidential: Richardson Update

So we are progressing with the rescission of the sale? Does the third party want some cash?

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 9:38 AM **To:** Berens, John; Woodcock, Wendy A. **Subject:** RE: Confidential: Richardson Update

Since this came out, there has been no activity that I have gotten.

We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Berens, John

Sent: Tuesday, May 27, 2008 9:16 AM

To: Thorn, Ann; Woodcock, Wendy A.

Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.

Sent: Saturday, May 24, 2008 1:29 AM

To: Schneider, David C.; Berens, John; Champney, Steven D. **Cc:** Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

REDACTED

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer 05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax

bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.

Sent: Fri 05/23/2008 8:48 PM

To: Schneider, David C.; Berens, John; Champney, Steven D. Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper' By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 cell sara.gaugl@wamu.net

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From: Berens, John < john.berens@wamu.net>

Sent: Tuesday, May 27, 2008 9:58 AM

To: Thorn, Ann <ann.thorn@wamu.net>; Woodcock, Wendy A.

<wendy.woodcock@wamu.net>

Subject: RE: Confidential: Richardson Update

So we are progressing with the rescission of the sale? Does the third party want some cash?

From: Thorn, Ann

Sent: Tuesday, May 27, 2008 9:38 AM **To:** Berens, John; Woodcock, Wendy A. **Subject:** RE: Confidential: Richardson Update

Since this came out, there has been no activity that I have gotten.

We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

From: Berens, John

Sent: Tuesday, May 27, 2008 9:16 AM To: Thorn, Ann; Woodcock, Wendy A.

Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.

Sent: Saturday, May 24, 2008 1:29 AM

To: Schneider, David C.; Berens, John; Champney, Steven D. **Cc:** Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

REDACTED

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer 05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.

Sent: Fri 05/23/2008 8:48 PM

To: Schneider, David C.; Berens, John; Champney, Steven D. Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper' By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But

Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, $1\frac{1}{2}$ -bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

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Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 cell sara.gaugl@wamu.net

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Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC40 1 Seattle WA 98101 206.500.2822 direct 1 cell sara.gaugl@wamu.net

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From: RichardsonMC, Laura richardsonmc@mail.house.gov

Sent: Friday, May 23, 2008 10:49 PM

To: Thorn, Ann <ann.thorn@wamu.net>

Cc: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; RichardsonMC, Laura

<laura.richardsonmc@mail.house.gov>, Hernandez, Rosa (Rep. Richardson)

<rosahernandez@mail.house.gov>

Subject: RE: Consent

Attach: LR Auth Consent.jpg

Ann,

Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at

Thank you,

Laura Richardson

----Original Message----

From: Thorn, Ann [mailto:ann.thorn@wamu.net]

Sent: Thursday, May 22, 2008 3:01 PM

To: RichardsonMC, Laura Cc: Woodcock, Wendy A.

Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-5644

For Internal Use Only

AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name	<u>, Laura Richards</u> on			
Loan Number Maunza Address	TITE VENICAL LONG PERCH, CA-90	The desired Address of the Control o	3622 West Skolaleskin,	Chris Divie Ca 15818
	shington Mutual Bank ("Washing ock Mortgage, Inc.	ion Mutuai") to :	send the attached A	pril 17, 2008
Executed this s	23 ⁴⁰ da y of <u>MAY</u> , 2008, at	CAUFORNÍA.	[State]	

Subject: Location:	Update on Richardson L = = = = = = = = = = = = = = = = = =
Start: End: Show Time As:	5/27/2008 12:00 PM 5/27/2008 1:00 PM Busy
Recurrence:	(none)
Meeting Status:	Accepted
Required Attende	es: Gaugl, Sara C.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; Battaglia
Resources:	Paul J
When: Tuesday, N Where:	May 27, 2008 9:00 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

Subject: Loss Mit FC Holds on Non Loss Mit Issues

Location: Beth: We'll call you at your desk

Start: 5/22/2008 9:30 AM **End:** 5/22/2008 10:00 AM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Woodcock, Wendy A.; Boulton, Elizabeth A.; Mathis, Julie A.

This is a perfect example of why it is dangerous for the FC folks to put the Man Code W on a loan for which someone other than Loss Mit has requested the hold. In this case, a rep from the Executive response group asked for the hold on 4/3/08. It was set up as a Loss Mit hold, so when the loan pulled on our Man Code W clean up report, we looked at it, saw that we had denied our workout in March and removed the MC W and sent the FORRST task on 4/15/08, without the knowledge that the FC hold (initiated by Tasha's group) was good thru the 1st of June. FC/3rd party sale on 5/7. Huge mess. This process needs to be fixed, to keep this scenario from happening again and also, because I'm tired of reviewing non Loss Mit holds on a weekly basis.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM

To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E.

<patricia.friedberg@wamu.net>

Cc: Owen, Jan L. <jan.owen@wamu.net>

Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -

Forwarding to you as well I received Brad's out of office.

Thanks for the help.

Sara

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I

sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

----Original Message----

From: Gaugl, Sara C.

Sent: Wednesday, May 21, 2008 10:24 AM

To: Kallner, Brad

Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan Subject: Research Needed: Congresswoman Richardson/Foreclosure

Importance: High

Brad -

Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is Many thanks.

Sara

Sara Gaugi

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I

sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

----Original Message----

From: Owen, Jan L.

Sent: Wednesday, May 21, 2008 8:36 AM

To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison

Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

---- Original Message -----

From: Kevin Gould < KGould@CalBankers.com>

To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>

Sent: Wed May 21 08:01:35 2008

Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district. Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $60,000 \pm 100$ money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn. A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 $_{\rm T}$ \$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said. And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties. While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign. According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

Washington Mutual Bank Customer Service: Toll free 1.866.926.8937 Se habla español TDD: Dial 7-1-1 for relay assistance www.wamu.com

#BWNCLNN LAURA RICHARDSON 717 E VERNON ST LONG BEACH CA 90806-2726

10021387

Annual

Escrow

Account Statement

Statement Date: Review Period:

August 17, 2009 March 2009 to September 2009

Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are duc.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

New Payment New Payment (effective 10/01/09) (effective 10/01/09) if you select if you select Current Option A below Option B bclow 4,267.58 \$ Principal & Interest 4,267.58 \$ 4,267.58 617.61 \$ 488.45* \$ 488.45 Escrow Account Deposit \$ Plus: Account Balancer/Shortage 0.00 129.16** 0.00 \$ Total Payment Amount 4.885.19 \$ 4,885.19 4 756 03

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of \$488.45* and, if applicable, an amount needed to repay the escrow shortage of \$129.16 **.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire \$3,745.53 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of \$4,756.03. See chart above

* Pay a portion of your shortage - every \$12 paid reduces your total payment by \$1.
* NOTE: The new payment amount will be effective the

month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 29 Months

Pay the \$3,745.53 escrow account shortage in 29 Account Balancer payments of \$129.16 each. To choose this option, no action is required. The 29 payments will be automatically added to your home loan payment for October 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 10/01/09) will be \$4.885.19. See chart

PAGE 1 of 4

10021387

156-E

WaMu*

156-E

Escrow Account Balancer/Shortage Payment Coupon

LAURA RICHARDSON

Loan Number:



Please write your loan number on your eheck. Make cheek payable to Washington Mutual.

38506281484863 WASHINGTON MUTUAL PO BOX 78148 PHOENIX AZ 85062-8148

Statement Date: Total Escrow Shortage Amount: August 17, 2009 \$3,745.53

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for \$3,745.53 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount



Loan Number



Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of \$3,745.53. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your account account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a to prevent a negative balance in your account.

minimum required balance in your account at all times

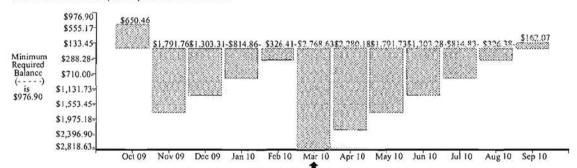
As shown in the information in the box and graph below, you will reach your lowest account balance of \$2,768.63- in March 10. This is subtracted from your minimum required balance of \$976.90 resulting in an Eserow Account Shortage of \$3,745.53.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the \$3,745.53 shortage in full (Option A on front) or pay the shortage over 29 months (Option B on front). It's your choice.

Escrow Account Balancer	
Minimum Required Balance	\$ 976.90
Less: Lowest Account Balance (Mar 10)	\$ 2,768.63-
Annual Account Balancer/Shortage	\$ 3,745.53
Monthly Account Balancer/Shortage	\$ 129.16

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$162.01 is based on anticipated deposits and disbursements.



Lowest Account Balance is \$2,768.63- which is \$3,745.53 short of the Minimum Required Balance

If you have questions, please call our Customer Service

team toll free at

1.866.926.8937

or

visit www.wamu.com

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.





Loan Number

1	1	-	
1	100	4	-
	1	_ >	_

Anticipated Escrow	Account Pa	yments
--------------------	------------	--------

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE			
Item	100	nual	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	S	2,930.67	November 09			
COUNTY TAX	S	2,930.67	March 10			

Loan Number



Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$4,885.19, of which \$4,267.58 was for principal and interest and \$617.61 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$976.90. In reviewing your account activity, your actual low escrow balance was \$-4,161.26.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payn	Payments from Escrow (debits from escrow)		Į	Escrow Balance	
Month	Anticipated	Actual	- 1	Anticipated	Actual	Description	1	Projected	Actual
-							Starting Balance	3,419.12	1,400.07-
Mar 09	488.45	169.48	*	2,930.67	2,930.67	COUNTY TAX		976.90	4,161.26
Apr 09	488.45		*	7-4-110-4-7-1-10-107-1				1,465.35	4,161.26
May 09	488.45		*					1,953.80	4,161.26
Jun 09	488.45	617.61	*					2,442.25	3,543.65
Jul 09	488.45		*					2,930.70	3,543.65
Aug 09	488.45	3,088.05	E		E			3,419.15	455.60-
Sep 09	488.45	617.61	E		E			3,907.60	162.01
Oct 09	488.45		*					4,396.05	0.00
Nov 09	488.45		٠	2,930.67		COUNTY TAX		1,953.83	0.00
Dec 09	488.45		٠	NAMES DESCRIPTION				2,442.28	0.00
Jan 10	488.45		*					2,930.73	0.00
Feb 10	488.45		*					3,419.18	0.00
Total	5,861.40	4,492.75		5,861.34	2,930.67				

NO RECORDS DECLARATION

DECLARATION OF WITNESS THAT THERE ARE NO DOCUMENTS OR RECORDS WITH THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court:

UNITED STATES HOUSE OF REPRESENTATIVES.

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

Address of Court:

SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515

Title of Action:

NOT LISTED/re: Laura Richardson, Angela Parsons

Case Number:

UNASSIGNED

Date of Subpoena:

DECEMBER 10, 2009

Date Received:

DECEMBER 17, 2009

The undersigned declares:

- I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the
 persons duly authorized to have custody of the original records hereinafter described.
- I have authority to certify and do hereby certify that the attached letter in relation to subpoena
 records was prepared by the personnel of the DEPARTMENT OF WATER AND POWER
 CUSTOMER SERVICE UNIT, in the ordinary course of business near or at the time of the
 facts, conditions or events recorded.
- The attached letter was completed by the DEPARTMENT OF WATER AND POWER CUSTOMER SERVICE UNIT.
- The attached letter is submitted in response to the subpoena received by the LOS ANGELES DEPARTMENT OF WATER AND POWER CUSTODIAN OF RECORDS.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON 12-22-09, at Los Angeles, California.

CUSTODIAN-OF-RECORDS

CITY OF LOS ANGELES DEPARTMENT OF WATER AND POWER INTRADEPARTMENTAL CORRESPONDENCE

Date:

12/22/2009

To:

Billy Kinsey

From:

Eduardo Quezada

Subject: Record Request

This memo is meant to document that after thorough investigation the information that was requested regarding 3623 S Parker St. for Laura Richardson or Angela Parsons could not be located. We were unable to retrieve any recorded conversations meeting the forwarded criteria.

EQ

DECLARATION OF WITNESS THAT DOCUMENTS ATTACHED HERETO ARE TRUE COPIES OF BUSINESS RECORDS OF THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court:

UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE

ON STANDARDS OF OFFICIAL CONDUCT

Address of Court:

SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515

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Case Number:

UNASSIGNED

Date of Subpoena:

DECEMBER 10, 2009

Date Received:

DECEMBER 17, 2009

The undersigned declares:

- I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the
 persons duly authorized to have custody of the original records hereinafter described.
- 2. I have authority to certify and do hereby certify that the attached copies of the original records are true and correct copies of the original business records kept in the regular course of business by the DEPARTMENT OF WATER AND ACCOUNT CUSTOMERS SERVICE UNIT, and were prepared by the personnel of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT, in the ordinary course of business near or at the time of the facts as conditions or events recorded.
- The attached copies are copies or summaries of the original records of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT.
- The attached certified copies of the records are submitted in response to the subpoena received by the CUSTODIAN OF RECORDS, DEPARTMENT OF WATER AND POWER.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON Salvaber 21,2009, at Los Angeles, California.

CUSTODIAN-OF-RECORDS



MEMORANDUM

CUSTOMER SERVICES

MEMO BY	V FRANCIS	TO	DATE	December 21, 2009
FILE TITLE		LAURA RICHA	RDSON	
		ANGELA PAR	RSONS	

The records of the Department of Water and Power indicate that Maryann Richardson is the customer of record during the period of January 1, 2005 through present.

Subcriber information is summarized below:

Customer of Record:

Service Address:

Telephone Number: Employer:

Spouse's Name:

Social Security Number:

Driver's License:

Maryann Richardson

3623 S Parker St

(310) 532

Not Provided

Not Provided

A copy of billing statements issued January 1, 2005 through present is provided as Exhibit #1-30.





_ DACE 1

Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [= = MARYANN RICHARDSON 3623 S PARKER ST ACCT# [] = = = = = = Bill Issued 02/04/05 Due Date 02/28/05 Amount Of Previous Bill \$ 85.10 Payments Since 12/03/04

DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 12/01/04 To 02/02/05.

529 KWH* Meter 02-Electric Total \$ 55.48

\$ 0.88 is your daily average cost for energy.

DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 12/01/04 To 02/02/05.

4 HCF** First Tier 4 HCF Total Water

Meter 01-Water Total \$ 9.90

\$ 0.16 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 65.38

METERING INFORMATION 02-ELECTRIC 01-WATER Meter Number Current Read 9-327475 86142 90120245 Previous Read. 85613 0058 Constant 529 KWH 4 HCF This Year-Use Days Billed 63 63 47 GAL 8 KWH Daily Average Last Year-Use 454 KWH 4 HCF Days Billed Daily Average 62 62 7 KWH 48 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

********** 5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#_





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

			5 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	
	CA		J	
MARYANN RICHARDSON		= =		BACE_
3623 S PARKER ST		ACCI#L = =		
3623 S PARKER ST Bill Issued 02/04/05	Due Date	02/28/05		
SEWER SERVICE CHARGE (SSC)				
The sewage volume is based				
The 03-04 Rainy Season was				
lowest 03-04 Daily Average				
during the Rainy Season was	from 02/03	/04 - 04/0	1./04.	
The WWU is calculated as:				
(2 HCF/ 58 DAYS) X C	1.82 *** = C	0000.02827	HCF/day	33
Your SSC this bill is:	COLORS OF S		a asalman t	
(0000.02827 HCF/day X 63 d Low Income Sewer Surcharge	lays =	2 HCF/ X \$	2.330/HCF \$	4.66 0.04
now income sewer surcharge	((SSC = \$	4.00 /	X U.0004)	0.04
CITY UTILITY TAX	1(800)21	5-6277	10.0%	5.55
CANTENDATON POSTEDMENT CHARGE	3 (000) 77	2 2400		22.00
SANITATION EQUIPMENT CHARGE	1 (800) //	3-4409		22.00
STATE ENERGY SURCHARGE	1 (800) 34	2-5397	529 KWH	0.16
L.A. MUNICIPAL SERVICES SUBTOT	AL \$	32.41		
*KWH(KILOWATT HOUR) IS 1,000	WATT HOURS	**1 HCF	= 748 GALLONS	
***DRY WINTER COMPENSATION FA	CTOR, DEFIN	ITION ON R	EVERSE SIDE	
- Additional Telephon	e Numbers C	n Reverse	Side -	
+	TOTAL AMOU	NIT DITE	\$	97.79
	TOTAL MILLOO	MI DOE	4	21.12

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

CONSERVING WATER SAVES YOU MONEY AND HELPS PRESERVE OUR NATURAL RESOURCES. USE A BUCKET OF SOAPY WATER TO WASH YOUR CAR. USE THE HOSE ONLY FOR THE FINAL RINSE. USE A BROOM INSTEAD OF A HOSE TO SWEEP UP DIRT AND LEAVES FROM THE SIDEWALK.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*DID YOU KNOW AN AVERAGE FAMILY USES ALMOST 600 GALLONS

*OF WATER A DAY? LEARN MORE ABOUT USING LESS BY LOGGING

*ON TO WWW.LADWP.COM. MAKE WATER CONSERVATION A

*WAY OF LIFE AND START SAVING MONEY TODAY.

PLEASE PAY THIS AMOUNT BY 02/28/05

97.79 PROJECT

********** 5-DIGIT 90731 MARYANN RICHARDSON

066/3470

DONATION

3623 S PARKER ST SAN PEDRO CA 90731-6433



H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU TE





Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CANCESSI MARYANN RICHARDSON 3623 S PARKER ST ACCT# [___ Bill Issued 04/05/05 Due Date 04/27/05 Amount Of Previous Bill 97.79 Payments Since 02/04/05 97.79-DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 02/02/05 To 04/01/05. Energy Used 317 KWH* Meter 02-Electric Total \$ 33.49 \$ 0.58 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 02/02/05 To 04/01/05. First Tier Total Water 3 HCF Meter 01-Water Total \$ \$ 0.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 7.46

DWP SUBTOTAL \$ 40.95

METERING INFORMATION	02-ELECTRIC	01-WATER	
Meter Number	9-327475	90120245	
Current Read	86459	0065	
Previous Read	86142	0062	
Constant	1	1	
This Year-Use	317 KWH	3 HCF	
Days Billed	58	58	
Daily Average	5 KWH	39 GAL	
Last Year-Use	331 KWH	2 HCF	
Days Billed	58	58	
Daily Average	6 KWH	26 GAL	

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

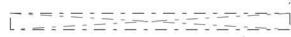
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

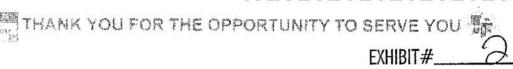
-SEE NEXT PAGE-

***********AUTO** 5-DIGIT 90731 066/3561 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



Н









P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/05/05	CAN		
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 03-04 Rainy Season was lowest 03-04 Daily Average during the Rainy Season was The WNU is calculated as:	on the prior Winter ! 11/08/03 - 04/30/04. Winter Water Use (WWI from 02/03/04 - 04/0	Your J) period 01/04.	5.
(2 HCF/ 58 DAYS) X 0 Your SSC this bill is: (0000.02827 HCF/day X 58 d Low Income Sewer Surcharge	Ays = 2 HCF) X ((SSC = \$ 4.77)	8 25	4.77
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.35
SANITATION EQUIPMENT CHARGE	1 (800) 773-2489		22.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	317 KWH	0.07
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA	WATT HOURS **1 HC	REVERSE SIDE	
- Additional Telephone	e Numbers On Reverse	Side -	
	TOTAL AMOUNT DUE	\$	71.18

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

VOTE ON TUESDAY, MAY 17, 2005! YOUR VOTE, YOUR VOICE, YOUR CHOICE. SUPPORT YOUR COMMUNITY POLL WORKERS AND POLLING PLACES STILL NEEDED. CALL (888) 873-1000 FOR INFORMATION OR TO VOLUNTEER.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP. *CONSERVING WATER SAVES YOU MONEY AND

*HELPS PRESERVE OUR NATURAL RESOURCES. ***
*MAKE WATER CONSERVATION A WAY OF LIFE ***

*AND START SAVING MONEY TODAY.

PLEASE PAY THIS AMOUNT BY 04/27/05

71.18

PROJECT ANGEL DONATION

********** 5-DIGIT 90731 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#

066/3561





13.64

Los Angeles Department of Water and Power

P.O. Box 30308, Los Angeles CA 90030-0808 Web site at http://www.ludwp.com

CAN F MARYANN RICHARDSON 3623 S PARKER ST

ACCT#[]]=[=[=] Due Date 06/27/05 \$ 71.18 Bill Issued 06/03/05

Amount Of Previous Bill Payments Since 04/05/05

71.18-

DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 04/01/05 To 06/01/05. sed 288 KWH* Energy Used

Meter 02-Electric Total \$ 30.48 \$ 0.50 is your daily average cost for energy.

DWP WATER SERVICES-1 (800) 342-5397

This Bill Covers 04/01/05 To 06/01/05. First Tier 6 HCF** Total Water 6 HCF

Meter 01-Water Total \$ 0.22 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 44.12

02-ELECTRIC METERING INFORMATION 01-WATER 9~327475 85747 Meter Number 90120245 Current Read 0071 Previous Read 86459 0065 Constant 238 KWH This Year-Use Days Billed Daily Average 61 5 KWH 74 GAL Last Year-Use 310 KWH 10 HCF Days Billed 61 61 Daily Average 5 KWH 123 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS. ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 06/03/05		CIEI cct#[E = - PAGE 2
Bill Issued 06/03/05	Due Date	06/27705		
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 03-04 Rainy Season was lowest 03-04 Daily Average during the Rainy Season was The WWU is calculated as:	on the prior 11/08/03 - 04 Winter Water from 02/03/0	Winter W 4/30/04. Use (WWU 04 - 04/0	Your) period 1/04.	N
(2 HCF/ 58 DAYS) X 0 Your SSC this bill is:			camorine or o	
(0000.02827 HCF/day X 61 d Low Income Sewer Surcharge	ays = 2 {(SSC = \$	HCF) X 5	32.490/HCF \$ X 0.0084)	4.98 0.04
CITY UTILITY TAX	1(800)215	6277	10.0%	3.05
SANITATION EQUIPMENT CHARGE	1 (800) 773-	2489		22.00
STATE ENERGY SURCHARGE	1 (800) 342-	5397	288 KWH	0.06
L.A. MUNICIPAL SERVICES SUBTOT	AL \$	30.13		(8)
***DRY WINTER COMPENSATION FA - Additional Telephone	CTOR, DEFINIT	TION ON R	EVERSE SIDE	
	TOTAL AMOUNT	DUE	\$	74.25

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

SIGN UP FOR GREEN POWER TO SHOW YOUR SUPPORT FOR CLEAN, RENEWABLE ENERGY. BY CHECKING THE BOX BELOW, YOUR VOLUNTARY CONTRIBUTIONS WILL BE ADDED TO YOUR BILL. THE COST FOR RESIDENTS HAS BEEN AS LOW AS \$3 A MONTH, DEPENDING ON USAGE. TO LEARN MORE, CALL 1-800-GREENLA.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1
*THROUGH OCTOBER 31. SAVING WATER SAVES MONEY ***
*** SIGN UP FOR GREEN POWER TODAY *** BY PLACING CHECK MARK HERE

> PLEASE PAY THIS AMOUNT BY 06/27/05 74.25

> > PROJECT ANGEL DONATION

*********** 5-DIGIT 90731 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433

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THANK	YOU FOR	THE	OPPORTUNITY		

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EXHIBIT#	





Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN MARYANN RICHARDSON 3623 S PARKER ST ACCT# [_____ Bill Issued 08/03/05 Due Date 08/25/05 74.25 Amount Of Previous Bill Payments Since 06/03/05

DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 06/01/05 To 08/01/05.

303 KWH* Energy Used

32.04 Meter 02-Electric Total \$

\$ 0.53 is your daily average cost for energy.

ERVICES- 1(800)342-5397 This Bill Covers 06/01/05 To 08/01/05.ex 10 RCF** DWP WATER SERVICES-

First Tier 10 HCF Total Water

Meter 01-Water Total \$ \$ 0.36 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 22.04

DWP SUBTOTAL \$ 54.08

METERING INFORMATION	02-ELECT	RIC	01-W	ATER
Meter Number	9-327	475	90120	0245
Current Read	87050			0081
Previous Read	86	747		0071
Constant		1		1
This Year-Use	303	KWH	10	HCF
Days Billed		61		61
Daily Average	5	KWH	123	GAL
Last Year-Use	293	KWH	12	HCF
Days Billed		59		59
Daily Average	5	KWH	152	GAL
*KWH(KILOWATT HOUR) IS 1,0	UOH TTAW 00	RS *	* 1 HCF =	748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*********** 5-DIGIT 90731 069/4032 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU







P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 08/03/05	CAN A Due Date	CCT# [] = 08/25/05] [:=::	=:=:	PAGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume on this h prior Winter Water Use (WWU covers a period including of proportionally based on bot Your next bill will show th Your SSC this bill is: Low Income Sewer Surcharge	oill is based). Since thi fuly 1, your h new and ol the 04-05 WWU	on the s bill SSC is d WWUs.	2.579/HCF	\$	5.16 0.04
CITY UTILITY TAX					
SANITATION EQUIPMENT CHARGE	1(800)773	-2489			22.00
STATE ENERGY SURCHARGE	1 (800) 342	-5397	303 KWH		0.07
*** L.A. MUNICIPAL SERVICES SUBTOT *KWH{KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA - Additional Telephon	WATT HOURS	**1 HCF	EVERSE SID		
	TOTAL AMOUN	r DUE		Ś	84.55

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

ATTN: BUSINESS OWNERS: SECTION 21.03 L.A.M.C., IMPOSITION OF TAX, REQUIRES EVERY INDIVIDUAL, PARTNERSHIP AND CORPORATION TO REGISTER AND PAY BUSINESS TAX WITH THE OFFICE OF FINANCE. FOR MORE INFORMATION, PLEASE CALL 213-473-5901 OR VISIT WWW.LACITY.ORG/FINANCE. THANK YOU.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1
*THROUGH OCTOBER 31. SAVING WATER SAVES MONEY ***
*CONSERVING WATER SAVES YOU MONEY AND *** *HELPS PRESERVE OUR NATURAL RESOURCES.

PLEASE PAY THIS AMOUNT BY 08/25/05

84.55

PROJECT ANGEL DONATION

*********** 5-DIGIT 90731 MARYANN RICHARDSON

069/4032

3623 S PARKER ST SAN PEDRO CA 90731-6433

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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU se

http://ebppprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm&_a=r&_d=21720... 12/18/2009



DWP SUBTOTAL \$



Los Angeles Department of Water and Power

P.O. Box 30308, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/03/05 Amount Of Previous Bill Payments Since 08/03/05 84.55 S \$ 84.55 1 (800) 342-5397 DWP ENERGY SERVICES-This Bill Covers 08/01/05 To 09/29/05. 295 KWH* Energy Used Meter 02-Electric Total \$ 31.20 \$ 0.53 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 08/01/05 To 09/29/05. First Tier 10 HCF** Total Water 10 HCF Meter 01-Water Total \$ 21.41 \$ 0.36 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

METERING INFORMATION 02-ELECTRIC 01-WATER Meter Number 9-327475 90120245 Current Read 87345 Previous Read 87050 0081 Constant This Year-Use 295 KWH 10 HCF Days Billed Daily Average 59 59 127 GAL 5 KWH Last Year-Use 302 KWH 13 HCF Days Billed Daily Average 159 GAL 5 KWH

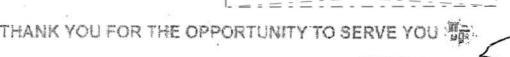
52.61

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

************ 5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

*KWH (KILOWATT HOUR) IS 1,000 WATT HOURS



** 1 HCF = 748 GALLONS

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	CAN =	===	
MARYANN RICHARDSON 3623 S PARKER ST	ACCT#	. .	==: <u>=</u> :
Bill Issued 10/03/05	Due Date 10/25/	05	1#3
The sewage volume is based The 04-05 Rainy Season was lowest 04-05 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 58 DAYS) X (Your SSC this bill is: (0000.05120 HCF/day X 59 d Low Income Sewer Surcharge	on the prior Winte 10/16/04 - 05/08/0 Winter Water Use (from 02/02/05 - 0 0.99 *** = 0000.051	r Water Use. 5. Your WWU) period 44/01/05.	7.98 0.07
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.12
SANITATION EQUIPMENT CHARGE	1 (800) 773-2489		11.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	295 KWH	0.06
L.A. MUNICIPAL SERVICES SUBTOR	TAL \$ 22.23		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA			NS

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

TOTAL AMOUNT DUE

- Additional Telephone Numbers On Reverse Side -

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1

*THROUGH OCTOBER 31. SAVING WATER SAVES MONEY ***

*CONSERVING WATER SAVES YOU MONEY AND ***

*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 10/25/05

74.84

74.84

PROJECT ANGEL. DONATION

*********AUTO** 5-DIGIT 90731 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU



EXHIBIT#

067/3710





Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST ACCT# | 12/28/05 Bill Issued 12/05/05 Due Date Amount Of Previous Bill 74.84 Payments Since 10/03/05 74.84 DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 09/29/05 To 12/01/05. 347 KWH* Meter 02-Blectric Total \$ \$ 0.58 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 09/29/05 To 12/01/05. er 6 HCF** First Tier Total Water 6 HCF Meter 01-Water Total \$ \$ 0.21 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 12.99 DWP SUBTOTAL S 49.59

METERING INFORMATION	02-ELECTRIC	01-W	ATER
Meter Number	9-327475	9012	0245
Current Read	87692		0097
Previous Read	87345		0091
Constant	2	•0	1
This Year-Use Days Billed	347 KWH . 63	770	HCF 63
Daily Average	6 KWH		GAL
Last Year-Use	301 KWH	5	HCF
Days Billed	63		63
Daily Average	5 KWH	59	GAL
*KWH(KILOWATT HOUR) IS 1,000	WATT HOURS	** 1 HCF =	748 GALLONS

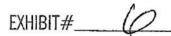
MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-



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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU TE







P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

1.0. Day 30000, 200 / II.				
MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 12/05/05	CZ	ACCT#		PAGE 2
Bill Issued 12/05/05	Due Date	12/28/05	(*)	
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 04-05 Rainy Season was lowest 04-05 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 58 DAYS) X 0 Your SSC this bill is:	on the pric 10/16/04 - Winter Wate from 02/02	or Winter N 05/08/05. er Use (WWC 2/05 - 04/0	Your J) period D1/05.	n 3
(0000.051,20 HCF/day X 63 d. Low Income Sewer Surcharge	ays = ((SSC = \$	3 HCF) X : 7.98)	\$2.660/HCF \$ X 0.0084)	7.98 0.07
CITY UTILITY TAX	1(800)21	5-6277	10.0%	3.66
SANITATION EQUIPMENT CHARGE	1 (800) 77	3-2489		33.00
STATE ENERGY SURCHARGE	1(800)34	2-5397	347 KWH	0.08
L.A. MUNICIPAL SERVICES SUBTOT	AL \$	44.79		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA - Additional Telephone	CTOR, DEFIN	VITION ON I	REVERSE SIDE	
	TOTAL AMOU	NT DUE	\$	94.38

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*NOW MORE THAN EVER LADWP DILIGENTLY

*MAINTAINS SAFE WATER AND RELIABLE POWER.

*CONSERVING WATER SAVES YOU MONEY AND

*HELPS PRESERVE OUR NATURAL RESOURCES.

94.38 PLEASE PAY THIS AMOUNT BY 12/28/05

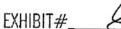
PROJECT ANGEL 067/4086 DONATION MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433



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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU







Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON ACCT# 3623 S PARKER ST Bill Issued 02/04/06 Amount Of Previous Bill 02/28/06 94.38 Payments Since 12/05/05 \$ 94.38-

DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 12/01/05 To 02/02/06.

Energy Used 545 . KWH*

Meter 02-Blectric Total \$ \$ 0.91 is your daily average cost for energy.

DWP WATER SERVICES-1 (800) 342-5397

This Bill Covers 12/01/05 To 02/02/06. First Tier 5 HCF** Total Water 5 HCF

Meter 01-Water Total \$ \$ 0.17 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 68.03

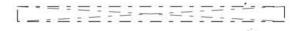
METERING INFORMATION	02-ELECT	TRIC	01-WATER		
Meter Number	9-32	7475	9012	0245	
Current Read	88	3237	119470374-704	0102	
Previous Read	81	7692		0097	
Constant		1		1	
This Year-Use	545	KWH	5	HCF	
Days Billed .		63		63	
Daily Average	9	KWH	59	GAL	
Last Year-Use	529	KWH	4	HCF	
Days Billed		63		63	
Daily Average	8	KWH	47	GAL	

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

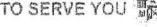
MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*********AUTO** 5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433















P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

	CA		7	
MARYANN. RICHARDSON 3623 S PARKER ST Bill Issued 02/04/06		ACCT#		PAGE 2
Bill Issued 02/04/06	Due Date	02/28/06		
SEWER SERVICE CHARGE (SSC) The sewage volume is based of the 04-05 Rainy Season was lowest 04-05 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 58 DAYS) X 0 Your SSC this bill is:	1(800)54 on the pric 10/16/04 - Winter Wate from 02/02	0-0952 or Winter V 05/08/05. or Use (WWC 05 - 04/0	Mater Use. Your) period 1/05.	
(0000.05120 HCF/day X 63 do	ays = ((SSC = \$	3 HCF) X 5	2.660/HCF \$ X 0.0084)	7.98 0.07
CITY UTILITY TAX	1(800)21	5-6277	10.0%	5.71
SANITATION EQUIPMENT CHARGE	1 (800) 77	3-2489		22.00
STATE ENERGY SURCHARGE	1(800)34	2-5397	545 KWH	0.12
L.A. MUNICIPAL SERVICES SUBTOTA	AL \$	35.88	ia.	
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FAC - Additional Telephone	CTOR, DEFIN	ITION ON F	EVERSE SIDE	
	TOTAL AMOU	NT DUE	\$	103.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF BLECTRIC AND WATER SERVICES; LBARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. *AYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*NOW MORE THAN EVER LADWP DILIGENTLY
*MAINTAINS SAFE WATER AND RELIABLE POWER.
*CONSERVING WATER SAVES YOU MONEY AND
*** *HELPS PRESERVE OUR NATURAL RESOURCES.

> PLEASE PAY THIS AMOUNT BY 02/28/06 103.91

PROJECT ANGET. DONATION 065/2966

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



EXHIBIT#____



DWP SUBTOTAL \$

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Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [] = = [] MARYANN RICHARDSON 3623 S PARKER ST ACCT# 04/27/06 Bill Issued 04/05/06 Due Date Amount Of Previous Bill 103.91 Payments Since 02/04/06 103.91-DWP ENERGY SERVICES-1(800)342-5397 This Bill Covers 02/02/06 To 04/03/06. 363 KWH* Meter 02-Electric Total \$ \$ 0.64 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 02/02/06 To 04/03/06. First Tier 3 HCF** Total Water 3 HCF Meter 01-Water Total \$ \$ 0.11 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 6.56

METERING INFORMATION	02-ELEC	TRIC	01 - W	ATER	
Meter Number	9-32	7475	9012	0245	
Current Read	88	8600		01.05	
Previous Read	88	8237		0102	
Constant		1		1	
This Year-Use	363	KWH	3	HCF	
Days Billed		60		60	
Daily Average	6	KWH	37	GAL	
Last Year-Use	317	KWH	3	HCF	
Days Billed		58		58	
Daily Average	5	KWH	39	GAL	
*KWH(KILOWATT HOUR) IS 1,0	00 WATT HO	URS	** 1 HCF =	748	GALLONS

44.82

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

135551



EXHIBIT#___







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DE 18	CN	NCEE	- '	
MARYANN RICHARDSON 3623 S PARKER ST				PAGE 2
3623 S PARKER ST Bill Issued 04/05/06	Due Date	04/27/06	0(6)	
The sewage volume is based of the 04-05 Rainy Season was lowest 04-05 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 58 DAYS) X 0 Your SSC this bill is:	on the prio 10/16/04 - Winter Wate from 02/02	r Winter W 05/08/05. r Use (WWU /05 - 04/0	Your) period 1/05. HCF/day	7.98
(0000.05120 HCF/day X 60 da Low Income Sewer Surcharge	((SSC = \$	7.98	X 0.0084)	0.07
CITY UTILITY TAX	1(800)21	5-6277	10.0%	3.83
SANITATION EQUIPMENT CHARGE	1(800)77	3-2489		22.00
STATE ENERGY SURCHARGE	1(800)34	2-5397	363 KWH	0.08
L.A. MUNICIPAL SERVICES SUBTOTA	AL \$	33.96		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FAC - Additional Telephone	CTOR, DEFIN	ITION ON R	EVERSE SIDE	
	TOTAL AMOU	NT DUE	\$	78.78

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REPATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP. *NOW MORE THAN EVER LADWP DILIGENTLY
*MAINTAINS SAFE WATER AND RELIABLE POWER.
*CONSERVING WATER SAVES YOU MONEY AND

*HELPS PRESERVE OUR NATURAL RESOURCES.

PLEASE PAY THIS AMOUNT BY 04/27/06

78.78

PROJECT ANGEL DONATION

*********AUTO** 5-DIGIT 90731 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433

066/3409



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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU 號







Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN _ MARYANN RICHARDSON 3623 S PARKER ST 06/27/06 Bill Issued 06/05/06 Due Date Amount Of Previous Bill 78.78 Past Due Balance As Of 06/05/06 78.78 DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 04/03/06 To 06/01/06. 300 KWH* Energy Used Meter 02-Electric Total \$ \$ 0.54 is your daily average cost for energy. 31.72 This Bill Covers 04/03/06 To 06/01/06.

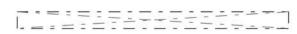
This Bill Covers 04/03/06 To 06/01/06. DWP WATER SERVICES-First Tier Total Water Meter 01-Water Total \$ \$ 0.18 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 10.91 DWP SUBTOTAL \$ 42.63

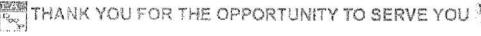
METERING INFORMATION		02-ELEC	TRIC		01-W	ATER	
Meter Number	•	9-32	7475		9012	0245	
Current Read		8:	3900			0110	
Previous Read		8:	8600		73	0105	4
Constant			1			1	
This Year-Use		300	KWH		5	HCF	
Days Billed			59			59	
Daily Average		5	KWH		63	GAL	
Last Year-Use		288	KWH		6	HCF	
. Days Billed			61			61	
Daily Average		5	KWH		74	GAL	
*KWH(KILOWATT HOUR) IS 1.	000	WATT HO	IRS	** 1	HCF =	748	GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

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EXHIBIT#





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 06/05/06	CAN ACCT# Due Date 06/27/06	PAGE	
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 04-05 Rainy Season was lowest 04-05 Daily Average during the Rainy Season wa The WWU is calculated as: (3 HCF/ 58 DAYS) X	1(800)540-0952 on the prior Winter Water 10/16/04 - 05/08/05. Your Winter Water Use (WWU) pe s from 02/02/05 - 04/01/05 0.99 *** = 0000.05120 HCF/	r Use. eriod i.	
(0000.05120 HCF/day X 59 Low Income Sewer Surcharge	days = 3 HCF) X \$2.66 ((SSC = \$ 7.98) X 0	50/HCF \$ 7.9 .0084) 0.0	17
CITY UTILITY TAX	1 (800) 215-6277	10.0% 3.1	.7
SOLID RESOURCES FEE	1 (800) 773-2489	22.0	0
STATE ENERGY SURCHARGE	1 (800) 342-5397 30	0.0 KWH . 0.0	17
L.A. MUNICIPAL SERVICES SUBTO	TAL \$ 33.29		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FOR Additional Telephone		RSE SIDE	
	TOTAL AMOUNT DUE	\$ 154.7	0

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/27/06 154.70

> PROJECT ANGEL.

********** 5-DIGIT 90731 MARYANN RICHARDSON

067/4048

DONATION

3623 S PARKER ST SAN PEDRO CA 90731-6433



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU THE

EXHIBIT#____







Los Angeles Department of Water and Power

P.O. Box 30809, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST

ACCT# Due Date 08/25/06

Payments Since 06/05/06 DWP ENERGY SERVICES-

Bill Issued 08/03/06

1 (800) 342-5397

This Bill Covers 06/01/06 To 08/01/06. sed 320 KWH*

1 (800) 342-5397

Meter 02-Electric Total \$

\$ 0.55 is your daily average cost for energy.

This Bill Covers 06/01/06 To 08/01/06.

12 HCF**

First Tier

DWP WATER SERVICES-

12 HCF

Meter 01-Water Total \$ 26.23

\$ 0.43 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$

60.03

METERING INFORMATION	02-ELECTRIC		01-WATER	
Meter Number	9-327475		90120245	
Current Read	8	9220	20 0122	
Previous Read	8	8900	8	0110
Constant		1		1
This Year-Use	320	KWH	12	HCF
Days Billed		61		61
Daily Average	.5	KWH	147	GAL
Last Year-Use	303	KWH	10	HCF
Days Billed		61		61
Daily Average	5	KWH	123	GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

************* 5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU 盟志

EXHIBIT#__





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

	CAN [1	
MARYANN RICHARDSON 3623 S PARKER ST	ACCT#		PAGE 2
3623 S PARKER ST Bill Issued 08/03/06	Due Date 08/25/06		
The sewage volume on this prior Winter Water Use (W covers a period including proportionally based on b Your next bill will show Your SSC this bill is: Low Income Sewer Surcharge	bill is based on the WU). Since this bill July 1, your SSC is on new and old WWUs.	\$2.759/HCF \$ X 0.0084)	11.04 0.09
	1 (800) 215-6277		
SOLID RESOURCES FEE	1(800)773-2489		22.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	320 KWH	0.07
L.A. MUNICIPAL SERVICES SUBT	OTAL \$ 36.58		
*KWH(KILOWATT HOUR) IS 1,0 ***DRY WINTER COMPENSATION - Additional Telepho		REVERSE SIDE	
	TOTAL AMOUNT DUE	\$	96.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/25/06

96.61

PROJECT ANGEL. DONATION

MARYANN RICHARDSON

065/3215

3623 S PARKER ST SAN PEDRO CA 90731-6433

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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

ACCT# MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/03/06 Due Date 10/25/06 Amount Of Previous Bill 96.61 Payments Since 08/03/06 96.61-

DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 08/01/06 To 09/29/06. Energy Used 323 KWH*

Meter 02-Electric Total \$ 34.11

\$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 08/01/06 To 09/29/06. First Tier

14 HCF Total Water Meter 01-Water Total \$ \$ 0.52 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 30.66

DWP SUBTOTAL \$ 64.77

METERING INFORMATION	02-ELECT	RIC		01-W	RETE	
Meter Number	9-327	475		90120	245	
Current Read	89	543		(0136	
Previous Read	89	220		(0122	
Constant		I			1	
This Year-Use	323	KWH		1.4	HCF	
Days Billed		59			59	
Daily Average	5	KWH		177	GAL	
Last Year-Use	295	KWH		10	HCF	
Days Billed		59			59	
Dally Average	5	KWH		127	GAL	
*KWH(KILOWATT HOUR) IS 1,000	O WATT HOU	RS	** 1 1	HCF =	748	GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



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EXHIBIT#		





P.O. Box 30808, Los Angeles CA 90030-0803 Web site at http://www.ladwp.com

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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/03/06	CAN ACCT# Due Date 10/25/06		_ PAGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume is based. The 05-06 Rainy Season was lowest 05-06 Winter Water. Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day. Your SSC this bill is:	d on the prior Winter W s 10/15/05 - 05/03/06. Use (WWU) was below th The City Minimum Daily is substituted.	Your e City Sewage	
(0.06667 HCF/day X 59 day Low Income Sewer Surcharge	/S = 4 HCF) X \$2. e ((SSC = \$ 11.40)	850/HCF \$ X 0.0084)	11.40
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.41
SOLID RESOURCES FEE	1 (800) 773-2489		11.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	323 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTO	YFAL \$ 25.98		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION I - Additional Telepho		EVERSE SIDE	
	TOTAL AMOUNT DUE	\$	90.75

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LBAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

90.75

PROJECT ANGEL DONATION

*********AUTO** 5-DIGIT 90731

PLEASE PAY THIS AMOUNT BY 10/25/06

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN _ ACCT# [] = = = = MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 12/05/06 Due Date 12/28/06 Amount Of Previous Bill Payments Since 10/03/06 90.75 90.75 DWP ENERGY SERVICES-1 (800) 342-5397

This Bill Covers 09/29/06 To 12/01/06. 368 KWH*

Meter 02-Electric Total \$ 39.14

\$ 0.62 is your daily average cost for energy.

ERVICES- 1(800)342-5397 This Bill Covers 09/29/06 To 12/01/06. DWP WATER SERVICES-First Tier 9 HCF** Total Water 9 HCF

Meter 01-Water Total \$ \$ 0.31 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 19.22

DWP SUBTOTAL \$

METERING INFORMATION 02-ELECTRIC 01-WATER Meter Number 9-327475 90120245 89911 Current Read Previous Read 0136 89543 Constant 368 KWH 9 HCF Days Billed Daily Average 63 63 6 KWII 107 GAL Last Year-Use 347 KWH 6 HCF Days Billed Daily Average 71 GAL 6 KWH

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

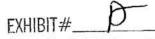
**********AUTO** 5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS

** 1 HCF = 748 GALLONS



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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 12/05/06	Parent Action of Continues and Continues and		PAGE_2
The sewage volume is based The 05-06 Rainy Season was lowest 05-06 Winter Water to Minimum of 4 HCF/60 days. T Volume of 0.06667 HCF/day i Your SSC this bill is:	on the prior Winter 10/15/05 - 05/03/06. Use (WWU) was below the City Minimum Dails substituted.	. Your the City ly Sewage	
(0.06667 HCF/day X 63 days Low Income Sewer Surcharge	((SSC = \$ 11.40	2.850/HCF \$) X 0.0084)	0.10
CITY UTILITY TAX	1(800)215-6277	10.0%	3.91
SOLID RESOURCES FEE	1 (800) 773-2489		54.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	368 KWH	0.08
L.A. MUNICIPAL SERVICES SUBTOT	'AL \$ 69.49		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA - Additional Telephon	CTOR, DEFINITION ON	REVERSE SIDE	
	TOTAL AMOUNT DUE	\$	127.85

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX

*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/28/06

127.85

PROJECT ANGEL DONATION

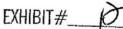
MARYANN RICHARDSON

065/3469

3623 S PARKER ST SAN PEDRO CA 90731-6433



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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON

3623 S PARKER ST

Bill Issued 02/05/07

Amount Of Previous Bill \$ 127.85

Payments Since 12/05/06 \$ 127.85

DWP ENERGY SERVICES-This Bill Covers 12/01/06 To 02/01/07. Energy Used 459 KWH*

Meter 02-Electric Total \$ 48.91

\$ 0.79 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397 This Bill Covers 12/01/06 To 02/01/07. First Tier 4 HCF**

Total Water 4 HCF

Meter 01-Water Total \$ 8.81
\$ 0.14 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 57.72

METERING INFORMATION	02-ELEC	TRIC	01-W	ATER
Meter Number	9-32	7475	9012	0245
Current Read	9	0370	RAGINGS	0149
Previous Read	8:	9911		0145
Constant		1		1
This Year-Use	459	KWH	4	HCF
Days Billed		62		62
Dally Average	7	KWH	48	GAL
Last Year-Use	545	KWH	5	HCF
Days Billed		63		63
Daily Average	9	KWH	59	GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*************AUTO** 5-DIGIT 90731 065/407 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433







P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

1.0. Box 2000, Eds 7	ingeres Cri 50050-0000 Treo site in intip	ar it	
MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 02/05/07	CAN ACCT# Due Date 02/27/07	:J 	_ = <u>P</u> _ 2_
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 05-06 Rainy Season was lowest 05-06 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is:	on the prior Winter V 10/15/05 - 05/03/06. Use (WWU) was below th The City Minimum Daily	Your ne City	
(0.06667 HCF/day X 62 days Low Income Sewer Surcharge			11.40 0.10
CITY UTILITY TAX	1 (800) 215-6277	10.0%	4.89
SOLID RESOURCES FEE	1 (800) 773-2489		36.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	459 KWH	0.10
L.A. MUNICIPAL SERVICES SUBTO	FAL \$ 52.49		
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FA - Additional Telephor		EVERSE SIDE	
	TOTAL AMOUNT DUE	\$	110.21

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX

*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/07 110.21

> PROJECT DONATION

MARYANN RICHARDSON

065/4078

3623 S PARKER ST SAN PEDRO CA 90731-6433



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EXHIBIT#___





P.O. Box 30808, Los Augeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON

3623 S PARKER ST

Bill Issued 04/04/07

Amount Of Previous Bill \$ 110.21

Payments Since 02/05/07 \$ 110.21-

DWP ENERGY SERVICES- 1(800)342-5397 This Bill Covers 02/01/07 To 04/02/07.

Energy Used 341 KWH*
Meter 02-Electric Total \$ 36.67

\$ 0.61 is your daily average cost for energy.

DWP WATER SERVICES-This Bill Covers 02/01/07 To 04/02/07. First Tier 3 HCF**

Total Water 3 HCF Meter 01-Water Total \$ 6.74
\$ 0.11 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 43.41

METERING INFORMATION	02-ELECT	RIC	01-W	ATER
Meter Number	9-327	475	9012	0245
Current Read	90	711		0152
Previous Read	90	370		0149
Constant		1		1
This Year-Use	341	KWH	3	HCF
Days Billed		60		60
Dally Average	6	KWH	37	GAL
Last Year-Use	363	KWH	3	HCF
Days Billed		60		60
Daily Average	6	KWH	37	GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-





http://ebppprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm&_a=r&_d=21717... 12/18/2009

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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

F.O. DOX 30000, LOS	Milgeles CA 30030-0000 Well site at itt	p.n w w w .nactwp.com	
MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/04/07	CAN ACCT# Due Date 04/25/07		PAGE 2
The sewage volume is base. The 05-06 Rainy Season was lowest 05-06 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is:	1(800)540-0952 d on the prior Winter to 10/15/05 - 05/03/06. Use (WWU) was below to The City Minimum Daily	Water Use. Your he City	
(0.06667 HCF/day X 60 day Low Income Sewer Surcharge	/S = 4 HCF) X \$2 e ((SSC = \$ 11.40)	.850/HCF \$ X 0.0084)	11.40 0.10
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.67
SOLID RESOURCES FEE	1(800)773-2489		36.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	341 KWH	0.08
L.A. MUNICIPAL SERVICES SUBT	OTAL \$ 51.25		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION I - Additional Telepho		REVERSE SIDE	
~*	TOTAL AMOUNT DUE	\$	94.66

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/26/07

94.66

ANGEL. DONATION

MARYANN RICHARDSON

066/3420

3623 S PARKER ST SAN PEDRO CA 90731-6433



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://ebppprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm&_a=r&_d=21/717... 12/18/2009





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON

3623 S PARKER ST

Bill Issued 06/04/07

Amount Of Previous Bill \$ 94.66

Payments Since 04/04/07 \$ 94.66-

DWP BNERGY SERVICES-This Bill Covers 04/02/07 To 05/31/07. Energy Used 328 KWH*

Meter 02-Electric Total \$ 35.61 \$ 0.60 is your daily average cost for energy.

DWP WATER SERVICES-This Bill Covers 04/02/07 To 05/31/07. First Tier 11 HCF** Total Water 11 HCF

Meter 01-Water Total \$ 27.17

\$ 0.46 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 62.78

METERING INFORMATION 02-RLECTRIC Neter Number 9-327475 Current Read 91039 Previous Read 90711 0152 Constant This Year-Use 328 KWH 11 HCF Days Billed Daily Average 59 59 6 KWH 139 GAL Last Year-Use 300 KWH 5 HCF Days Billed 63 GAL 5 KWH Daily Average

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU TO

EXHIBIT#_/S





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST	CAN		PAGE 2
3623 S PARKER ST Bill Issued 06/04/07	Due Date 06/26/07	=	
The sewage volume is based The 05-06 Rainy Season was lowest 05-06 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is:	on the prior Winter 10/15/05 - 05/03/06. Use (WWU) was below t The City Minimum Dail	Your he City	
(0.06667 HCF/day X 59 day Low Income Sewer Surcharge	s = 4 HCF) X \$2 ((SSC = \$ 11.40)	.850/HCF \$ X 0.0084)	11.40
CITY UTILITY TAX	1(800)215-6277	10.0%	3.56
SOLID RESOURCES FEE	1(800)773-2489		18.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	328 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTO	TAL \$ 33.13		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION F - Additional Telepho:		REVERSE SIDE	
	TOTAL AMOUNT DUE	\$	95.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK BLECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIK
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/07

95.91

PROJECT ANGEL. DONATION

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON

067/3820

3623 S PARKER ST SAN PEDRO CA 90731-6433



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU







P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

DWP ENERGY SERVICES- 1(800)342-5397 This Bill Covers 05/31/07 To 07/31/07. Energy Used 329 KWH*

Meter 02-Electric Total \$ 35.89

\$ 0.59 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397 This Bill Covers 05/31/07 To 07/31/07.

First Tier 14 HCF**
Total Water 14 HCF

Meter 01-Water Total \$ 35.57

\$ 0.58 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 71.46

02-BLECTRIC 01-WATER METERING INFORMATION Meter Number 9-327475 Current Read 91368 0177 Previous Read 91039 0163 Constant 329 KWH 14 HCF This Year-Use Days Billed 61 172 GAL 5 KWH Daily Average 320 KWH 12 HCF Last Year-Use Days Billed Daily Average 147 GAL *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-



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	CAN	T-71	
MARYANN RICHARDSON 3623 S PARKER ST		=	PACE 2
3623 S PARKER ST Bill Issued 08/02/07	Due Date 08/24/0	7	
The sewage volume on this prior Winter Water Use (Winter Water Use) which covers a period including proportionally based on by Your next bill will show the Your SSC this bill is: Low Income Sewer Surcharge	bill is based on the WU). Since this bill July 1, your SSC is bith new and old WWUs	*	8.85
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.59
SOLID RESOURCES FEE	1 (800) 773-2489		40.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	329 KWH	0.07
L.A. MUNICIPAL SERVICES SUBT	TAL \$ 52.58		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION I - Additional Telepho		N REVERSE SIDE	
	TOTAL AMOUNT DUE	\$	124.04

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP. *ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/24/07

124.04

PROJECT ANGEL DONATION 065/3050

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433

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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/02/07 Amount Of Previous Bill 124.04 Past Due Balance As Of 10/02/07 \$ 124.04 DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 07/31/07 To 09/28/07. 314 KWH* Meter 02-Electric Total \$ \$ 0.58 is your daily average cost for energy. . ERVICES- 1(800)342-5397 This Bill Covers 07/31/07 To 09/28/07. DWP WATER SERVICES-First Tier 11 HCF** Total Water 11 HCF Meter 01-Water Total \$ \$ 0.49 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 28.70 DWP SUBTOTAL \$ 63.13

METERING INFORMATION	02-ELECT	TRIC	01-W	ATER	
Meter Number	9-32	7475	9012	0245	
Current Read	93	682		0188	
Previous Read	91	1368		0177	
Constant		1		1	
This Year-Use	314	KWH	11	HCF	
Days Billed		59		59	
Daily Average	5	KWH	139	GAL	
Last Year-Use	323	KWH	14	HCF	
Days Billed		59		59	
Dally Average	5	KWH	177	GAL	
*KWH(KILOWATT HOUR) IS 1,0	OH TTAW OOD	JRS	** 1 HCF =	748	GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/02/07	CAN _		_ PAGE 2
The sewage volume is based of the 06-07 Rainy Season was lowest 06-07 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 60 DAYS) X 0 Your SSC this bill is:	on the prior Winter Wa 11/12/06 - 05/05/07. Yo Winter Water Use (WWU) from 02/01/07 - 04/02,	period /07.	
(0000.03750 HCF/day X 59 da Low Income Sewer Surcharge	ays = 2 HCF) X \$3 ((SSC = \$ 6.10) X	.050/HCF \$ 0.0084)	6.10 0.05
CITY UTILITY TAX	1 (800) 215-6277	10.0%	3.44
SOLID RESCURCES FEE	1 (800) 773-2489		48.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	314 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTOTA	AL \$ 57.66	å	
*KWH(KILOWATT HOUR) IS 1,000 ***DRY WINTER COMPENSATION FAC		VERSE SIDE	
	TOTAL AMOUNT DUE	\$	244.83

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/25/07

244.83

PROJECT ANGEL. DONATION

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON

065/3177

3623 S PARKER ST SAN PEDRO CA 90731-6433



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MARYANN RICHARDSON ACCT# | = = = = 3623 S PARKER ST Bill Issued 12/05/07 Dur Payments Since 10/02/07 \$ Past Due Balance As Of 12/05/07 \$ 120.79 DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 09/28/07 To 12/03/07. 413 KWH* Meter 02-Electric Total \$ 45.50 \$ 0.69 is your daily average cost for energy. ERVICES- 1(800)342-5397 This Bill Covers 09/28/07 To 12/03/07. er 7 HCF** DWP WATER SERVICES-First Tier 7 HCF Total Water Meter 01-Water Total \$ \$ 0.27 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 18.10 DWP SUBTOTAL \$

02-ELEC	TRIC	01-W	ATER	
9-32	7475	9012	0245	
9:	2095	3	0195	
93	1682	9	0188	
	1		1	
413	KWH	7	HCF	
	66		66	
6	KWH	79	GAL	
368	KWH	9	HCF	
	63		63	
6	KWH	1.07	GAL	
	9-32 9: 9: 413 6 368	9-327475 92095 91682 1 413 KWH 66 6 KWH 368 KWH	9-327475 90120 92095 91682 1 413 KWH 7 66 6 6 6 79 368 KWH 9	9-327475 90120245 92095 0195 91682 0188 1 1 413 KWH 7 HCF 66 66 6 KWH 79 GAL 368 KWH 9 HCF 63 63

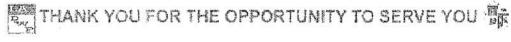
*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





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MARYANN RICHARDSON 3623 S PARKER ST	CAN ACCT# _	(3) :=====	= PAGE 2
Bill Issued 12/05/07	Due Date 12/27/0	7 -	
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 06-07 Rainy Season was lowest 06-07 Daily Average during the Rainy Season was The WWU is calculated as: (3 HCF/ 60 DAYS) X (Your SSC this bill is:	1(800)540-0952 on the prior Winter 11/12/06 - 05/05/07 Winter Water Use (W s from 02/01/07 - 04	Water Use. . Your WU) period /02/07. 0 HCF/day	
(0000.03750 HCF/day X 66 c Low Income Sewer Surcharge	days = 2 HCF) X ((SSC = \$ 6.10	\$3.050/HCF \$) X 0.0084)	6.10 0.05
CITY UTILITY TAX	1(800)215-6277	10.0%	4.55
SOLID RESOURCES FEE	1(800)773-2489		78.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	413 KWH	0.09
L.A. MUNICIPAL SERVICES SUBTO	"АL \$ 88.79		
***DRY WINTER COMPENSATION FA	based on the prior Winter Water Use. 1 was 11/12/06 - 05/05/07. Your 2 erage Winter Water Use (WWU) period 2 on was from 02/01/07 - 04/02/07. 3 as: 3) X 0.75 *** = 0000.03750 HCF/day 66 days = 2 HCF) X \$3.050/HCF \$ 6.10 1 (800) 215-6277 10.0% 4.55 1 (800) 773-2489 78.00 1 (800) 342-5397 413 KWH 0.09		
	TOTAL AMOUNT DUE	\$	273.18

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWF TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWF.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

*FROM OUTDOOR USE. LOOK FOR CUTDOOR LEAKS AND FIX

*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

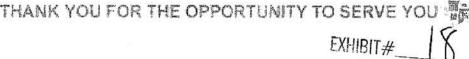
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/27/07 \$

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273.18





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MCT#CT MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 02/05/08 Due Date 02/28/08 Payments Since 12/05/07 273.18-

DWP ENERGY SERVICES-1 (800) 342-5397

This Bill Covers 12/03/07 To 02/01/08. sed 392 KWH* Energy Used

Meter 02-Electric Total \$ 43.44

\$ 0.72 is your daily average cost for energy.

DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 12/03/07 To 02/01/08. First Tier 3 HCF**

3 HCF Total Water

Meter 01-Water Total \$ 7.97

\$ 0.13 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$

METERING INFORMATION 02-ELECTRIC 01 - WATER Meter Number Current Read 9-327475 90120245 Previous Read 92095 0195 Constant 392 KWH 3 HCF This Year-Use Days Billed 7 KWH 37 GAL Daily Average Last Year-Use 459 KWH 4 HCF Days Billed Daily Average 62

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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EXHIBIT#___





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MARYANN RICHARDSON 3623 S PARKER ST		ACCT# []		
3623 S PARKER ST Bill Issued 02/05/08	Due Date	02/28/08	7.	
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 06-07 Rainy Season was lowest 06-07 Daily Average during the Rainy Season wa The WWU is calculated as: (3 HCF/ 60 DAYS) X Your SSC this bill is:	on the price 11/12/06 - Winter Water s from 02/01 0.75 *** = 0	or Winter W 05/05/07. er Use (WWU 1/07 - 04/0	Your) period 2/07. HCF/day	
(0000.03750 HCF/day X 60 Low Income Sewer Surcharge	days = ((ssc = \$	2 HCF) X \$ 6.10)	3.050/HCF \$ X 0.0084)	6.10 0.05
CITY UTILITY TAX	1(800)21	.5-6277	10.0%	4.34
SOLID RESOURCES FEE	1 (800) 77	3-2489		52.00
STATE ENERGY SURCHARGE	1(800)34	2-5397	392 KWH	0.09
L.A. MUNICIPAL SERVICES SUBTO	TAL \$	62.58		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION F. - Additional Telephone	ACTOR, DEFIN	NITION ON R	EVERSE SIDE	S
	TOTAL AMOU	INT DUE	\$	113.99

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

113.99 PLEASE PAY THIS AMOUNT BY 02/28/08

066/3516 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/04/08 Amount Of Previous Bill Payments Since 02/05/08 CAN ____ ACCT# [_ _ _ _ _ _

Due Date 04/28/08 113.99 113.99-

DWP ENERGY SERVICES-

1 (800) 342-5397

This Bill Covers 02/01/08 To 04/02/08.

410 KWH*

Meter 02-Blectric Total \$

\$ 0.75 is your daily average cost for energy.

ERVICES- 1(800)342-5397 This Bill Covers 02/01/08 To 04/02/08. DWP WATER SERVICES-

4 HCF**

First Tier Total Water

4 HCF \$ 0.18 is your daily average cost for water. Your cost per gallon is less than 1/2 cent. 10.90

DWP SUBTOTAL \$

56.51

METERING INFORMATION	02-BLECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	92897	0202
Previous Read	92487	0198
Constant	1	1
This Year-Use	410 KWH	4 HCF
Days Billed	61	61
Daily Average	7 KWH	49 GAL
Last Year-Use	341 KWH	3 HCF
Days Billed	60	60
Daily Average	6 KWH	37 GAT.

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/04/08	CAN ACCT# Due Date 04/28/08	() 	PAGE 2
The sewage volume is base The 06-07 Rainy Season wa lowest 06-07 Daily Averag during the Rainy Season w The WWU is calculated as: (3 HCF/ 60 DAYS) X Your SSC this bill is: (0000.03750 HCF/day X 61 Low Income Sewer Surcharg	d on the prior Winter Was 11/12/06 - 05/05/07. Y e Winter Water Use (WWU) as from 02/01/07 - 04/02	our our period /07.	6.10
CITY UTILITY TAX	1 (800) 215-6277	10.0%	4.56
SOLID RESOURCES FEE	1 (800) 773-2489		52.00
STATE ENERGY SURCHARGE	1 (800) 342-5397	410 KWH	0.09
***DRY WINTER COMPENSATION - Additional Teleph	00 WATT HOURS **1 HCF	VERSE SIDE	
	TOTAL AMOUNT DIE	Ś	119.31

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX

*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/28/08 119.31

***********AUTO**5-DIGIT 90731 068/3303 MARYANN RICHARDSON

3623 S PARKER ST SAN PEDRO CA 90731-6433



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P.O. Box 30808, Los Angeles CA 90030-0808. Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Due Date 06/26/08 Bill Issued 06/04/08 119.31 Amount Of Previous Bill Payments Since 04/04/08 119.31-DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 04/02/08 To 06/02/08. 283 KWH* Meter 02-Blectric Total \$ 32.19 \$ 0.53 is your daily average cost for energy. 1 (800) 342-5397 DWP WATER SERVICES-This Bill Covers 04/02/08 To 06/02/08. 5 HCF** First Tier 5 HCF Total Water Meter 01-Water Total \$ \$ 0.23 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 13.91

DWP SUBTOTAL \$

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	93180	0207
Previous Read	92897	0202
Constant .	1	1
This Year-Use	283 KWH	5 HCF
Days Billed	61	61
Daily Average	5 KWH	61 GAL
Last Year-Use	328 KWH	11 HCF
Days Billed	59	59
Dally Average	6 КWН	139 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 06/04/08 CAN F F F F F F F F F F F F F F F F F F F	E 2
SEWER SERVICE CHARGE (SSC) 1(800)540-0952 The sewage volume is based on the prior Winter Water Use. The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your lowest 06-07 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/01/07 - 04/02/07. The WWU is calculated as: (
(0000.03750 HCF/day X 61 days = 2 HCF) X \$3.050/HCF \$ 6	10 05
CITY UTILITY TAX 1(800)215-6277 10.0% 3	22
SOLID RESCURCES FEE 1.(800)773-2489 52.	00
STATE ENERGY SURCHARGE 1(800)342-5397 283 KWH 0.	06
L.A. MUNICIPAL SERVICES SUBTOTAL \$ 61.43 *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS ***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE - Additional Telephone Numbers On Reverse Side -	
TOTAL AMOUNT DUE \$ 107.	53

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/08 107.53

******* ***AUTO**5-DIGIT 90731 067/3550 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





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MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 08/04/08
Amount Of Previous Bill \$ 107.53
Payments Since 06/04/08 \$ 107.53

DWP ENERGY SERVICES-This Bill Covers 06/02/08 To 07/31/08. Energy Used 325 KWH*

Meter 02-Electric Total \$ 38.51

\$ 0.65 is your daily average cost for energy.

DWP WATER SERVICES-This Bill Covers 06/02/08 To 07/31/08. First Tier 15 HCF**

Total Water 15 HCF

Meter 01-Water Total \$ 43.26
\$ 0.73 is your daily average cost for water.

\$ 0.73 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$

81.77

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	93505	0222
Previous Read	93180	0207
Constant	1	1.
This Year-Use	325 KWH	15 HCF
Days Billed	59	59
Dally Average	6 KWH	190 GAL
Last Year-Use	329 KWH	14 HCF
Days Billed	61	61
Daily Average	5 KWH	172 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-



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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 08/04/08	CAN ACCT# Due Date 08/2670		PAGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume on this prior Winter Water Use (W covers a period including proportionally based on b Your next bill will show Your SSC this bill is: Low Income Sewer Surcharge	1(800)540-0952 bill is based on the NU). Since this bill July 1, your SSC is oth new and old WWUs. the 07-08 WWU only.		9.50 0.08
	1 (800) 215-6277		
SOLID RESOURCES FEE	1 (800) 773-2489		26.00
STATE ENERGY SURCHARGE	1(800)342-5397	325 KWH	0.07
L.A. MUNICIPAL SERVICES SUBT	OTAL \$ 39.50		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION - Additional Telepho		REVERSE SIDE	
	TOTAL AMOUNT DUE	\$	121.27

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

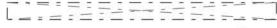
MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP. *ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LBAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/26/08

121.27

**********AUTO**5-DIGIT 90731 066/3350 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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EXHIBIT#___





P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN PAGE MARYANN RICHARDSON 3623 S PARKER ST

Bill Issued 10/02/08 Amount Of Previous Bill Payments Since 08/04/08 \$

Due Date 10/27/08 121.27 121.27-

SERVICES- 1(800)342-5397 This Bill Covers 07/31/08 To 09/30/08. DWP ENERGY SERVICES-

369 KWH*

Meter 02-Electric Total \$ 44.42

\$ 0.73 is your daily average cost for energy. This Bill Covers 07/31/08 To 09/30/08. er 13 HCF** DWP WATER SERVICES-

First Tier Total Water

Meter 01-Water Total \$ \$ 0.63 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 38.69

DWP SUBTOTAL \$

02-BLECTRIC 01-WATER METERING INFORMATION Meter Number Current Read 9-327475 90120245 93874 Previous Read 93505 Constant 13 HCF 369 KWH This Year-Use Days Billed Daily Average 61 61 6 KWH Last Year-Use 314 KWH 11 HCF Days Billed Daily Average 5 KWH 139 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3970 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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MARYANN RICHARDSON 3623 S PARKER ST	CAN TEST		PAGE 2
3623 S PARKER ST Bill Issued 10/02/08	Due Date 10/27/08		
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 07-08 Rainy Season was lowest 07-08 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is:	on the prior Winter W 09/21/07 - 04/14/08. Use (WWU) was below th The City Minimum Daily is substituted.	Your e City Sewage	
(0.06667 HCF/day X 61 day Low Income Sewer Surcharge	s = 4 HCF) X \$3. ((SSC = \$ 13.08)	270/HCF \$ X 0.0084)	0.11
CITY UTILITY TAX	1 (800) 215-6277	10.0%	4.44
SOLID RESOURCES FEE	1 (800) 773-2489		62.32
STATE ENERGY SURCHARGE	1 (800) 342-5397	369 KWH	0.08
L.A. MUNICIPAL SERVICES SUBTO	TAL \$ 80.03		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION F - Additional Telepho		EVERSE SIDE	
	TOTAL AMOUNT DUE	\$	163.14

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/27/08 163.14

067/3970 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 12/05/08 Amount Of Previous Bill 163.14 Payments Since 10/02/08 163.14-

SERVICES- 1(800)342-5397 This Bill Covers 09/30/08 To 12/03/08. DWP ENERGY SERVICES-397 KWH*

Meter 02-Electric Total \$ 48.14

\$ 0.75 is your daily average cost for energy.

ERVICES- 1(800)342-5397 This Bill Covers 09/30/08 To 12/03/08. Er 9 HCF** DWP WATER SERVICES-

First Tier Total Water 9 HCF

Meter 01-Water Total \$ \$ 0.42 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 26.74

DWP SUBTOTAL \$

METERING INFORMATION	02-ELECT	TRIC	01W	ATER
Meter Number	9-32	7475	9012	0245
Current Read	94	4271		0244
Previous Read	93	3874	10	0235
Constant		1,		1
This Year-Use	397	KWH	9	HCF
Days Billed		64		64
Daily Average	6	KWH	105	GAL
Last Year-Use	413	KWH	7	HCF
Days Billed		66		66
Daily Average	6	KWH	79	GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*********AUTO**5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



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CAN _____ ACCT#[= = = = = = MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 12/05/08 Due Date SEWER SERVICE CHARGE (SSC) 1(800)540-0952 The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is: (0.06667 HCF/day X 64 days = 4 HCF) X \$3.270/HCF Low Income Sewer Surcharge ((SSC = \$ 13.08) X 0.0084) 4.81 CITY UTILITY TAX 1 (800) 215-6277 10.0% SOLID RESOURCES FEE 1 (800) 773-2489 108.96 STATE ENERGY SURCHARGE 1 (800) 342-5397 397 KWH 0.09 L.A. MUNICIPAL SERVICES SUBTOTAL \$ 127.05 *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALL4
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE **1 HCF = 748 GALLONS

- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE 201.93

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

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*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/29/08

201.93

**********AUTO**5-DIGIT 90731 068/4072 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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CAN I I I I MARYANN RICHARDSON 3623 S PARKER ST

Bill Issued 02/05/09 Amount Of Previous Bill \$
Payments Since 12/05/08 \$ 201.93 201.93-

DWP ENERGY SERVICES-1 (800) 342-5397

This Bill Covers 12/03/08 To 02/03/09.

458 KWH*

Meter 02-Electric Total \$ 55.70 \$ 0.90 is your daily average cost for energy.

ERVICES- 1(800)342-5397 This Bill Covers 12/03/08 To 02/03/09. DWP WATER SERVICES-

4 HCF** First Tier Total Water 4 HCF

Meter 01-Water Total \$ \$ 0.19 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 11.77

DWP SUBTOTAL \$

67.47

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	94729	0248
Previous Read	94271	0244
Constant	1	1
This Year-Use	458 KWH	4 HCF
Days Billed	62	62
Dally Average	7 KWII	48 GAL
Last Year-Use	392 KWH	3 HCF
Days Billed	60	60
Daily Average	7 KWH	37 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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158.97

158.97

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN ______ MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 02/05/09 02/27/09 SEWER SERVICE CHARGE (SSC) 1 (800) 540-0952 The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is: (0.06667 HCF/day X 62 days = 4 HCF) X \$3.270/HCF Low Income Sewer Surcharge ((SSC = \$ 13.08) X 0.0084) 13.08 0.11 CITY UTILITY TAX 1 (800) 215-6277 10.0% 5.57 SOLID RESOURCES FEE 1 (800) 773-2489 72.64 STATE ENERGY SURCHARGE 1 (800) 342-5397 L.A. MUNICIPAL SERVICES SUBTOTAL *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALD:
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE **1 HCF = 748 GALLONS Additional Telephone Numbers On Reverse Side -

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

TOTAL AMOUNT DUE

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

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*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX

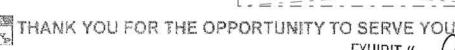
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

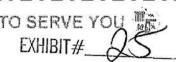
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/09

**********AUTO**5-DIGIT 90731 066/4142 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433

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DWP SUBTOTAL \$



Los Angeles Department of Water and Power

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ACCT# MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/06/09 Amount Of Previous Bill Due Date 04/28/09 158.97 Payments Since 02/05/09 158.97-1 (800) 342-5397 DWP ENERGY SERVICES-This Bill Covers 02/03/09 To 04/02/09. 348 KWH* Energy Used Meter 02-Blectric Total \$ \$ 0.74 is your daily average cost for energy. 1 (800) 342-5397 This Bill Covers 02/03/09 To 04/02/09. First Tier 4 HCF** Total Water 4 HCF Meter 01-Water Total \$ 11.68 \$ 0.20 is your daily average cost for water. Your cost per gallon is less than 1/2 cent.

02-ELECTRIC METERING INFORMATION 01-WATER Meter Number 9-327475 90120245 Current Read 95077 0252 Previous Read 94729 0248 Constant This Year-Use 348 KWH 4 HCF Days Billed 58 6 KWH 52 GAT, Daily Average 4 HCF Last Year-Use 410 KWH Days Billed 7 KWH Daily Average 49 GAL *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

54.31

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-



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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

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MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 04/06/09	CAN ACCT# Due Date 04/28/09	(<u>)</u> 1111111	PAGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume is base The 07-08 Rainy Season was lowest 07-08 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is: (0.06667 HCF/day X 58 day Low Income Sewer Surcharge	d on the prior Winter s 09/21/07 - 04/14/08. Use (WWU) was below t The City Minimum Dail; is substituted.	Your he City y Sewage	13.08
	1 (800) 215-6277		4.26
SOLID RESOURCES FEE	1 (800) 773-2489		72.64
STATE ENERGY SURCHARGE	1 (800) 342-5397	348 KWH	0.08
L.A. MUNICIPAL SERVICES SUBT	OTAL \$ 90.17		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION : - Additional Telepho		REVERSE SIDE	
	TOTAL AMOUNT DUE	ė	144 49

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

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*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/28/09

068/4199 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





THANK YOU FOR THE OPPORTUNITY TO SERVE YOU TO

144.48



DWP SUBTOTAL \$



Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 06/04/09 Amount Of Previous Bill 144.48 Payments Since 04/06/09 \$ 144.48-DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 04/02/09 To 06/02/09. Energy Used 328 KWH* Meter 02-Electric Total \$ 40.53 \$ 0.66 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 04/02/09 To 06/02/09. First Tier 8 HCF Total Water Meter 01-Water Total \$ \$ 0.39 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 23.86

METERING INFORMATION 02-RURCTRIC OI-WATER Meter Number Current Read 9-327475 90120245 Previous Read 95077 0252 Constant 328 KWH 8 HCF This Year-Use Days Billed 61 61 Daily Average 5 KWH 98 GAL Last Year-Use 283 KWH 5 HCF Days Billed Daily Average 61 61 5 KWH *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

64.39

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433







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F.O. BOX 30008, LOS A	ingeres CM 30030-0000 Men site at mith's	www.iauwp.com	
MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 06/04/09	CAN ACCT# Due Date 06/26/09]]}=}=	- PAGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 07-08 Rainy Season was lowest 07-08 Winter Water Minimum of 4 HCF/60 days. Volume of 0.06667 HCF/day Your SSC this bill is:	on the prior Winter Wa 09/21/07 - 04/14/08. You Use (WWU) was below the The City Minimum Daily is substituted.	four : City Sewage	
(0.06667 HCF/day X 61 days Low Income Sewer Surcharge	S = 4 HCF) X \$3.2 ((SSC = \$ 13.08) 2	70/HCF \$ C 0.0084)	13.08
CITY UTILITY TAX	1 (800) 215-6277	10.0%	4.05
SOLID RESOURCES FEE	1 (800) 773-2489	la la	72.64
STATE ENERGY SURCHARGE	1 (800) 342-5397	328 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTO	TAL \$ 89.95		
***DRY WINTER COMPENSATION F Additional Telephore	O WATT HOURS **1 HCF ACTOR, DEFINITION ON RE DE Numbers On Reverse S	VERSE SIDE	
2	TOTAL AMOUNT DUE	\$	154.34

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

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*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES

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*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/09 154.34

**********AUTO**5-DIGIT 90731 067/3867 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





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Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 08/04/09 Due Date 08/26/09 Amount Of Previous Bill 154.34 Payments Since 06/04/09 154.34-DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 06/02/09 To 07/31/09. Meter 02-Electric Total \$ 35.87 \$ 0.61 is your daily average cost for energy. DWP WATER SERVICES-1 (800) 342-5397 This Bill Covers 06/02/09 To 07/31/09. First Tier 10 HCF Total Water Meter 01-Water Total \$ \$ 0.54 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent. 32.14

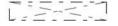
DWP SUBTOTAL \$

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	95695	0270
Previous Read	95405	0260
Constant	1	1
This Year-Use	290 KWH	10 HCF
Days Billed	59	59
Daily Average	5 KWH	127 GAL
Last Year-Ose	· 325 KWH	15 HCF
Days Billed	59	59
Daily Average	6 КМН	190 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-





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City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 08/04/09		ACCT# 08/26/09	J Neseti	<u>P</u> AGE 2
SEWER SERVICE CHARGE (SSC) The sewage volume on this prior Winter Water Use (W covers a period including proportionally based on b Your next bill will show Your SSC this bill is:	<pre>bill is based WU). Since thi July 1, your oth new and of the 08-09 WWU</pre>	d on the is bill SSC is ld WWUs. only.	.270/HCF \$	13.08
Low Income Sewer Surcharge		100000000000000000000000000000000000000		0.11
	1 (800) 215		10.0%	3.59
SOLID RESOURCES FEE	1 (800) 773			36.32
STATE ENERGY SURCHARGE L.A. MUNICIPAL SERVICES SUBT *KWH(KILOWATT HOUR) IS 1,0 ***DRY WINTER COMPENSATION - Additional Telephone	OTAL \$ 00 WATT HOURS FACTOR, DEFINI	53.16 **1 HCF	VERSE SIDE	0.06
	NUOMA JATOT	NT DUB	\$	121.17

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

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*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

121.17 PLEASE PAY THIS AMOUNT BY 08/26/09

**********AUTO**5-DIGIT 90731 067/3808 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433



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Los Angeles Department of Water and Power

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MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 10/02/09
Amount Of Previous Bill
Payments Since 08/04/09

CAN

ACCT# T = PAGE 1

PAGE 1

121.17

DWP ENERGY SERVICES-This Bill Covers 07/31/09 To 09/30/09.

Tier One Energy 331 KWH
Total Energy Used 331 KWH*

Meter 02-Electric Total \$ 40.91

\$ 0.67 is your daily average cost for energy.

DWP WATER SERVICES-This Bill Covers 07/31/09 To 09/30/09.

First Tier 9 HCF**
Total Water 9 HCF

Meter 01-Water Total \$ 30.80 \$ 0.50 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 71.71

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	96026	0279
Previous Read	95695	0270
Constant	1	1
This Year-Use	331 KWH	9 HCF
Days Billed	61	61
Daily Average	5 KWH	110 GAL
Last Year-Use	369 KWH	13 HCF
Days Billed	61	61
Daily Average	6 KWH	159 GAL

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

-SEE NEXT PAGE-





H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EMILIDIT # 29





City of Los Angeles Municipal Services

. P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

ACCT# MARYANN RICHARDSON 3623 S PARKER ST Bill Issued 10/02/09 10/27/09 SEWER SERVICE CHARGE (SSC) 1(800)540-0952

The sewage volume is based on the prior Winter Water Use.

The 08-09 Rainy Season was 10/04/08 - 04/10/09. Your
lowest 08-09 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 12/03/08 - 02/03/09.

The WWU is calculated as:
(4 HCF/ 62 DAYS) X 0.90 *** = 0000.05807 HCF/day
Your SSC this bill is:
(0000.05807 HCF/day X 61 days = 4 HCF) X \$3.270/HCF 4 HCF) X \$3.270/HCF \$ 13.08 Low Income Sewer Surcharge ((SSC = \$ 13.08) X 0.0084) 0.11 CITY UTILITY TAX 1 (800) 215-6277 4.09 SOLID RESOURCES FEE 1 (800) 773-2489 72.84 STATE ENERGY SURCHARGE 1 (800) 342-5397 0.07 L.A. MUNICIPAL SERVICES SUBTOTAL \$ *KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALL ***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE **1 HCF = 748 GALLONS - Additional Telephone Numbers On Reverse Side -

> TOTAL AMOUNT DUE 161.90

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

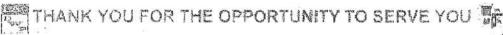
*LADWP OFFERS YOU CHOICES. *CHOOSE PAPERLESS BILLING AT

*WWW.LADWP.COM/PAPERLESS.

PLEASE PAY THIS AMOUNT BY 10/27/09 161.90

065/3685 MARYANN RICHARDSON 3623 S PARKER ST SAN PEDRO CA 90731-6433





EXHIBIT#





Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

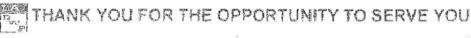
MARYANN RICHARDSON 3623 S PARKER ST ACCT# | Bill Issued 12/05/09 12/29/09 Amount Of Previous Bill 161.90 Payments Since 10/02/09 161.90-DWP ENERGY SERVICES-1 (800) 342-5397 This Bill Covers 09/30/09 To 12/03/09. Total Energy Used Tier One Energy 339 KWH* Meter 02-Electric Total \$ 42.24 \$ 0.66 is your daily average cost for energy. ERVICES- 1(800)342-5397 This Bill Covers 09/30/09 To 12/03/09. DWP WATER SERVICES-First Tier 5 HCF** Total Water 5 HCF Meter 01-Water Total \$ 25 HCF 17.47 Your First Tier Water Allotment is \$ 0.27 is your daily average cost for water. Your cost per gallon is less than 1/2 cent. DWP SUBTOTAL \$

METERING INFORMATION	02-ELECT	RIC		01-W	ATER	
Meter Number	9-327	475		9012	0245	
Current Read	96	365		100	0284	
Previous Read	96	026			0279	
Constant		1			1	
This Year-Use	339	KWH		5	HCF	
Days Billed		64			64	
Daily Average	5	KWH		58	GAL	
Last Year-Use	397	KWH		9	HCF	
Days Billed		64			64	
Daily Average	6	KWH		105	GAL	
*KWH(KILOWATT HOUR) IS 1,00	OH TTAW OC	TRS	**]	L HCF =	748	GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-



H

EXHIBIT#___*30*





City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON 3623 S PARKER ST	CAN		PAGE 2
3623 S PARKER ST Bill Issued 12/05/09	Due Date 12/29/09	= ; -	
SEWER SERVICE CHARGE (SSC) The sewage volume is based The 08-09 Rainy Season was lowest 08-09 Daily Average during the Rainy Season wa The WWU is calculated as: (4 HCF/ 62 DAYS) X Your SSC this bill is:	l on the prior Winter Wa 10/04/08 - 04/10/09. Y Winter Water Use (WWU)	our period /09.	
(0000.05807 HCF/day X 64 Low Income Sewer Surcharge	days = 4 HCF) X \$3 ((SSC = \$ 13.08) X	.270/HCF \$ 0.0084)	13.08 0.11
CITY UTILITY TAX	1(800)215-6277	10.0%	4.22
SOLID RESOURCES FEE	1 (800) 773-2489		76.42
STATE ENERGY SURCHARGE	1(800)342-5397	339 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTO	YTAL \$ 93.90		
*KWH(KILOWATT HOUR) IS 1,00 ***DRY WINTER COMPENSATION F - Additional Telepho		VERSE SIDE	
	TOTAL AMOUNT DUE	\$	153.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTHORIZE LADWP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*LADWP OFFERS YOU CHOICES.

*CHOOSE PAPERLESS BILLING AT

*WWW.LADWP.COM/PAPERLESS.

PLEASE PAY THIS AMOUNT BY 12/29/09

153.61

065/3344 3623 S PARKER ST SAN PEDRO CA 90731-6433



H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

DECLARATION OF CUSTODIAN OF RECORDS

Laura Richardson

LOCA	ATION: Long Beach, CA		
The un	dersigned declares:		
1.	I am the duly authorized custodian of the record certify these records.	ds or other qualified witness and have au	thority to
2.	These documents are a true copy of the records Authorization.	described in the Subpoena Duces Tecun	ı or
3.	The records were prepared by the personnel of or near the time of the act, condition or event.	the business in the ordinary course of bu	siness at
4.	The records described in the Subpoena Duces T attorney or his/her representative for copying at pursuant to Evidence Code, Section 1560(e).		
5.	No documents, records or other things have bee photocopied.	en withheld in order to avoid their being	
6	Certain records were omitted because: 1.	Marjorie Washington - N	o record
	available. 2. Deborah Washi	ngton - No records avai	lable.
		180	
7.	I declare under penalty of perjury that the foreg	oing is true.	Ø ,
Execute	ed on December 18, 2009.	at Long Beach, CA.	i.e
Ma	antel Niewer	Maribel Nieves	
711-	Signature	Print Name	
	DECLARATION OF	NO RECORDS	
	ough search has been made for the documents, rec Tecum or Authorization, and based upon the info		
I declar	re under penalty of perjury that the foregoing is to	rue.	
Execute	ed on,	at Long Beach, CA.	
*			e .
	Signature ,	Print Name	

THIS FORM MUST BE SIGNED IN BLACK INK

Billing Register

- 1. Account number
- 2. Account holder Name
- 3. Service Address
- 4. Total Due: total balance
- 5. Bill Type
 - a. R = Regular Bill
 - b. B = Balance Forward Bill
- 6. Bill Date

All other data is billing information

See attached billing register sample for item numbers

```
TOTAL DUE: 64.66 BILL TYPE: R BILL DATE: 12/07/09 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                                                                                             ZIP: 90806-2726
                                                                                                               READ DAY: 25
                                  S. EST 64.66
 PRIOR TRANS: 00) 12/07/09 15 GWSR
                                                                    00) 11/25/09 PA RCC BANK
                                                                                                      182.47-
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                             NOTICE PENDING: 0 NOTICE DATE: 11/25/09 NOTICE AMT:
                                                                                                         .00
                                                                                                               TAX CD: 0
 PRIOR CREDIT HIST: 11/04/09 BAL FWD
                                         129.02 RATE: 6 ACT: 3 111809 R 112509
                                                                                  0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC:
                      0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                              16 BANK ALLOC:
 REF CONTAINERS: 64=00 100=00 300=00 OWNER BIN= 00 CITY BINS: 00 2-YARD BIN: 00 3-YARD BIN: 00 RECYCLE: 001 ROLL:
 GAS THERM FACTOR: 1.0210 COMMODITY RATE: 0.46299 SWR ALLOC: 0.048 LOW INCOME DISCOUNT:
                                                                                           .00
                                                                                                   GAS LIFELINE: 130001
 SVC ST WY DELINQ
                                                 TOTAL RT CD DAYS CC
                                                                      USE THRM/BNK
                                                                                         SVC CHG
                                                                                                      SALES
                                                                                                                  COST #M
                       BAL FWD
                                   CURRENT
                                                                                            5.43
                                                                                                       2.91
                                                                                                                  4.63
                                                                                                                        1
 GAS 0
                .00
                           .00
                                     12.97
                                                 12.97
                                                        1 0 033 3
                                                                          10
                                                                                   10
                           .00
 WTR
                                                                                    0
                                                                                           13.79
                                                                                                       4.39
                                                                                                                         1
     0
                .00
                                     18.18
                                                 18.18
                                                        1 0 033 3
                                                                           2
                                                                                                             SWR SIZE: 00
 SWR
     0
                .00
                           .00
                                      7.80
                                                 7.80
                                                        1
                                                           0 033
                                                                                            7.19
                                                                                                        .61
                                                                                                       20.12
 REF
     0
                .00
                            .00
                                     24.15
                                                 24.15
                                                       01 0 033
                                                                                            4.03
                                                                                               .91
 TAX
                .00
                                                           GAS TAX:
                                                                          .65
                                                                                WTR TAX:
                            .00
                                      1.56
                                                 1.56
      MTR NBR/SIZE
                      ON DATE
                              CUR DATE CD ES
                                                READ FACTOR
                                                             PV-1 DATE CD ES
                                                                              READ FACTOR
                                                                                            PV-2 DATE CD ES
                                                                                                             READ FACTOR
 SVC
                                                               10/30/09 1
 GAS: 0275 028621
                     07/23/99
                                12/02/09 1 SE 0000951 1.000
                                                                            0000941 1.000
                                                                                              09/30/09 1 SE 0000935 1.000
 WTR: N51321832 00
                     07/23/99
                                12/02/09 1 SE 0000157
                                                               10/30/09 1
                                                                             0000155
                                                                                              09/30/09 1 SE 0000131
                                                                                              09/30/09 1
 SWR:
                     07/23/99
                                12/02/09 1
                                                               10/30/09 1
                                                                                              09/30/09 1
                     07/23/99
                                12/02/09 1
                                                               10/30/09 1
 PAYMENTS: NO PAYMENTS
                     15.00 09/24/99 00/00/00 2) G 0
                                                                                        25.00 09/24/99 00/00/00
 DEPOSITS: 1) R 0
                                                      35.00 09/24/99 00/00/00 3) W 0
 MAIL: 1) 1212 S VICTORY BLVD
                                                                                                                  915022551
                                BURBANK CA
 CUSTOMER COMMENTS: 08/26/09 PSVMLB DB RESD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY.
                   08/28/08 C18SLA DB CHG M/A P/NOTE BL STUB
                   05/06/08 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
```

```
= | ID: 0 NAME: RICHARDSON, LAURA
                                        SVC ADDR: 717 VERNON ST
                                                                                            ZIP: 90806-2726
                                                                                                            COUNCIL: 06
 TOTAL DUE: 53.30 BILL TYPE: R BILL DATE: 01/06/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 PRIOR TRANS: 01) 01/06/05 15 GWSR 53.30 02) 12/15/04 50 MAIL 150.59
                                                                                                             READ DAY: 25
                                                                                                     150.59-
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 12/15/04 NOTICE AMT:
                                                                                                             TAX CD: 0
 PRIOR CREDIT HIST: 12/06/04 BAL FWD 83.29 RATE: 6 ACT: R 121504
                  0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                 O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC:
                                                          15 BANK ALLOC:
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                             R-UNITS: 001
 GAS THERM FACTOR: 1.0230 COMMODITY RATE: 0.60500 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO
                                                TOTAL RT CD DAYS CC
                                                                      USE THRM/BNK SVC CHG
                                                                                                     SALES
                    BAL FWD
                                CURRENT
                                                                                                      3.09
 GAS 0
               .00
                        .00
                                                       1 0 029 0
                                                                                 11
                                                                                           4.77
                                                                                                                6.66 1
                                    14.52
                                                14.52
                                                                       11
                                                                                                      7.29
 WTR
                                                                                           8.03
    0
                .00
                           .00
                                     15.32
                                                15.32
                                                       1 0 029 0
                                                                          5
                                                                                   0
                                                                                                      .77 SWR SIZE: 00
                           .00
 SWR
    0
                .00
                                                                                           3.22
                                     3.99
                                                 3.99
                                                       1 0 029 1
                           .00
 REF
     0
                .00
                                                                                           2.99
                                                                                                     14.99
                                     17.98
                                                17.98 01 0 029
                                                                                             .76
                                                                         .73
 TAX
                .00
                           .00
                                     1.49
                                                1.49
                                                          GAS TAX:
                                                                               WTR TAX:
      MTR NBR/SIZE
                     ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR
                                                                                           PV-2 DATE CD ES
                                                                                                          READ FACTOR
                     07/23/99
                                                                                            10/29/04 1
                                                                                                         0000454 1.000
 GAS: 0275 028621
                                12/30/04 1
                                             0000477 1.000
                                                             12/01/04 1 0000466 1.000
                     07/23/99
                                12/30/04 1
                                                                                                          0000670
 WTR: N48152152 00
                                             0000691
                                                              12/01/04 1
                                                                           0000686
                                                                                            10/29/04 1
                     07/23/99
 SWR:
                00
                                12/30/04 1
                                                                                            10/29/04 1
                                                              12/01/04 1
 REF:
                     07/23/99
                                                                                            10/29/04 1
                                12/30/04 1
                                                              12/01/04 1
 PAYMENTS: NO PAYMENTS
```

```
ID: 0 NAME: RICHARDSON, LAURA
                                           SVC ADDR: 717 VERNON ST
                                                                                             ZIP: 90806-2726
                                                                                                             COUNCIL: 06
 TOTAL DUE:
                                         BILL DATE: 02/07/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                              READ DAY: 25
                   119.55 BILL TYPE: B
                                                                                       LT CHG
  PRIOR TRANS: 01) 02/07/05 15 GWSR
                                                                  02) 02/04/05 FM 39
                                                                                                       4.00
                                                62.25
                                                                                                              TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 01/06/05 NOTICE AMT:
 PRIOR CREDIT HIST: 01/06/05 REGULAR
                                           53.30 RATE: 6 ACT:
                                                                                   0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                      O EXCESS USE CNT: O PERIOD ALLOC:
                                                             16 BANK ALLOC:
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                              R-UNITS: 001
 GAS THERM FACTOR: 1.0211 COMMODITY RATE: 0.59047 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                            .00
                                                                                                    GAS LIFELINE: 130001
 SVC ST WY DELINO
                        BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                       USE THRM/BNK
                                                                                        SVC CHG
                                                                                                      SALES
                                                                                                                 COST #M
 GAS 0
              14.52
                            .00
                                                       1 0 032 0
                                                                                   13
                                                                                           5.26
                                                                                                       3.65
                                                                                                                 7.68 1
                                     16.59
                                                31.11
                                                                          13
 WTR 0
                                                                           7
                                                                                                      10.53
                                                                                                                        1
              15.32
                            .00
                                     19.39
                                                 34.71
                                                       1 0 032 0
                                                                                    0
                                                                                           8.86
               3.99
                                                                                           3.55
                                                                                                      1.08
                                                                                                            SWR SIZE: 00
 SWR 0
                            .00
                                      4.63
                                                  8.62
                                                        1 0 032 1
 REF
     0
              17.98
                            .00
                                     19.84
                                                 37.82
                                                       01 0 032
                                                                                           3.30
                                                                                                      16.54
                                                                                              .97
 TAX
                                                                                WTR TAX:
               1.49
                            .00
                                      1.80
                                                 3.29
                                                           GAS TAX:
                                                                         .83
 SPEC HND
                .00
                            .00
                                      4.00
                                                  4.00
                                                                              READ FACTOR PV-2 DATE CD ES
                      ON DATE CUR DATE CD ES
                                                                                                            READ FACTOR
     MTR NBR/SIZE
                                               READ FACTOR PV-1 DATE CD ES
                                                                                                           0000466 1.000
                                                                                             12/01/04 1
 GAS: 0275 028621
                     07/23/99
                                01/31/05 1
                                              0000490 1.000
                                                              12/30/04 1
                                                                            0000477 1.000
                                                                                                           0000686
  WTR: N48152152 00
                     07/23/99
                                                               12/30/04 1
                                                                            0000691
                                                                                             12/01/04 1
                                 01/31/05 1
                                              0000698
 SWR:
                00
                                                                                             12/01/04 1
                     07/23/99
                                 01/31/05 1
                                                               12/30/04 1
                                                                                             12/01/04 1
                     07/23/99
                                01/31/05 1
                                                               12/30/04 1
  PAYMENTS: NO PAYMENTS
                                                                                        25.00 09/24/99 00/00/00
 DEPOSITS: 1) R 0
                     15.00 09/24/99 00/00/00 2) G 0
                                                      35.00 09/24/99 00/00/00 3) W 0
```

```
WTR ADDL ALLOC:
                     0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                               15 BANK ALLOC:
                                                                                    0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                 R-UNITS: 001
GAS THERM FACTOR: 1.0258 COMMODITY RATE: 0.58216 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                .00
                                                                                                      GAS LIFELINE: 130001
SVC ST WY
          DELINO
                       BAL FWD
                                   CURRENT
                                                 TOTAL RT CD DAYS CC
                                                                                                        SALES
                                                                                                                    COST #M
                                                                        USE THRM/BNK
                                                                                          SVC CHG
GAS 0
             16.59
                           .00
                                                            0 030
                                                                                                         3.09
                                                                                                                    6.40
                                     14.42
                                                                                    11
                                                                                             4.93
                                                                                                                          1
                                                 31.01
                                                         1
                                                                  0
                                                                           11
WTR
              2.96
                           .00
    0
                                     12.68
                                                            0 030
                                                                                                         4.37
                                                                                                                           1
                                                 15.64
                                                                  0
                                                                            3
                                                                                     0
                                                                                             8.31
               .00
                                                                                                          .46 SWR SIZE: 00
SWR
    0
                                      3.79
                                                         1
                           .00
                                                 3.79
                                                            0 030 1
                                                                            3
                                                                                             3.33
               .00
REF
    0
                           .00
                                     18.60
                                                 18.60
                                                        01
                                                            0 030
                                                                                             3.09
                                                                                                        15.51
TAX
               .00
                           .00
                                      1.36
                                                 1.36
                                                            GAS TAX:
                                                                           .73
                                                                                  WTR TAX:
                                                                                                .63
SPEC HND
                .00
                           .00
                                      4.00
                                                  4.00
                     ON DATE
   MTR NBR/SIZE
                               CUR DATE CD ES
                                                READ FACTOR PV-1 DATE CD ES
                                                                               READ FACTOR PV-2 DATE CD ES
                                                                                                               READ FACTOR
GAS: 0275 028621
                    07/23/99
                                03/02/05 1
                                              0000501 1.000
                                                                01/31/05 1
                                                                             0000490 1.000
                                                                                               12/30/04 1
                                                                                                             0000477 1.000
WTR: N48152152 00
                    07/23/99
                                03/02/05 1
                                              0000701
                                                                01/31/05 1
                                                                             0000698
                                                                                               12/30/04 1
                                                                                                             0000691
SWR:
               00
                    07/23/99
                                03/02/05 1
                                                                01/31/05 1
                                                                                               12/30/04 1
REF:
                    07/23/99
                                03/02/05 1
                                                                01/31/05 1
                                                                                               12/30/04 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                 15.00 09/24/99 00/00/00 2) G 0
                                                       35.00 09/24/99 00/00/00 3) W 0
                                                                                         25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 03/08/05 39
                                4.00
```

TOTAL DUE: 74.40 BILL TYPE: R BILL DATE: 03/09/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25 PRIOR TRANS: 01) 03/09/05 15 GWSR 50.85 02) 03/08/05 FM 39 LT CHG 4.00 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 02/15/05 NOTICE AMT: .00 TAX CD: 0 PRIOR CREDIT HIST: 02/07/05 BAL FWD 66.25 RATE: 6 ACT: R 021505

555551 rp. 4 yrun provinces vivin	A AAAAA AAAA GOYDYGTT OG
ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP TOTAL DUE: 133.09 BILL TYPE: B BILL DATE: 04/07/05 NAICS: 000001 PREBILL CDS: G-3 W-	P: 90806-2726 COUNCIL: 06 -3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 04/07/05 15 GMSP 54 69 02) 04/06/05 FM 39 1.T CH	G 4 00
PRIOR TRANS: 01) 04/07/05 15 GWSR 54.69 02) 04/06/05 FM 39 LT CH SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 03/09/05 NOTICE AMT:	.00 TAX CD: 0
PRIOR CREDIT HIST: 03/09/05 REGULAR 54.85 RATE: 6 ACT:	
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE:	00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 00	1 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0240 COMMODITY RATE: 0.55680 SWR ALLOC: 0.247 LOW INCOME DISCOUNT: .0	
SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG	SALES COST #M
GAS 0 31.01 .00 12.31 43.32 1 0 029 0 9 9 4.77 WTR 0 15.64 .00 18.56 34.20 1 0 029 0 7 0 8.03 SWR 0 3.79 .00 4.30 8.09 1 0 029 1 7 3.22 REF 0 18.60 .00 17.98 36.58 01 0 029 TAX 1.36 .00 1.54 2.90 GAS TAX: .62 WTR TAX: .9	2.53 5.01 1
WTR 0 15.64 .00 18.56 34.20 1 0 029 0 7 0 8.03	10.53 1
REF 0 18.60 .00 4.30 8.09 1 0 029 1 7 3.22	1.08 SWR SIZE: 00 14.99
TAX 1.36 .00 17.98 36.58 01 0 029 2.99	
SPEC HND 4.00 .00 4.00 8.00	2
SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2	DATE CD ES READ FACTOR
GAS = 0.275 - 0.28621 - 0.7/23/99 - 0.3/21/05 1 - 0.000510 1 0.00 - 0.3/02/05 1 - 0.000501 1 0.00 - 0.1/	/31/05 1 0000490 1 000
WTR: N48152152 00 07/23/99 03/31/05 1 0000708 03/02/05 1 0000701 01/ SWR: 00 07/23/99 03/31/05 1 03/02/05 1 0000701 01/ REF: 07/23/99 03/31/05 1 03/02/05 1 01/	31/05 1 0000698
SWR: 00 07/23/99 03/31/05 1 03/02/05 1 01/	31/05 1
REF: 07/23/99 03/31/05 1 03/02/05 1 01/	31/05 1
PAYMENTS: NO PAYMENTS	
	24/99 00/00/00
ADJSTMTS: 1) 1 04/06/05 39 4.00	

PY A UB0271 UB0271 00/00/00 BATCH DATE: 04/14/05 BATCH NBR: 05 PAYMENT AMOUNT: 133.09

CASH DATE: 04/14/05 MAIL DATE: 04/14/05 CASH IND: CARRYBACK: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR DO NOT PAY: DOC NBR: 136 04/13/05 1511 ADDED UB0271 UB0271

FILLER:

	CIL: 06 DAY: 25
DPIOD TRANS. 01) 05/06/05 15 CHED	
PRIOR TRANS: 01) 05/06/05 15 GWSR 53.86 02) 05/02/05 FM SWR ALLOC .00 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 04/14/05 NOTICE AMT: .00 TAX	CD: 0
PRIOR CREDIT HIST: 04/07/05 BAL FWD 58.69 RATE: 6 ACT: R 041405	CD. O
	NITS: 001
	NITS: 001
GAS THERM FACTOR: 1.0269 COMMODITY RATE: 0.66571 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE:	
SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES	COST #M
GAS 0 .00 .00 13.29 13.29 1 0 029 0 9 9 4.77 2.53	. 99 1
WTR 0 .00 .00 16.94 16.94 1 0 029 0 6 0 8.03 8.91	
GAS 0 .00 .00 13.29 13.29 1 0 029 0 9 9 4.77 2.53 9 WTR 0 .00 .00 16.94 16.94 1 0 029 0 6 0 8.03 8.91 SWR 0 .00 .00 4.14 4.14 1 0 029 1 6 3.22 .92 SWR STREF 0 .00 .00 17.98 17.98 01 0 029 2.99 14.99	ZE: 00
REF 0 .00 .00 17.98 17.98 01 0 029 2.99 14.99	
TAX .00 .00 1.51 1.51 GAS TAX: .66 WTR TAX: .85 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ	FACTOR
SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ GAS: 0275 028621 07/23/99 04/29/05 1 0000519 1.000 03/31/05 1 0000510 1.000 03/02/05 1 0000501	1.000
WTR: N48152152 00 07/23/99 04/29/05 1 0000714 03/31/05 1 0000708 03/02/05 1 0000701	1.000
SWR: 00 07/23/99 04/29/05 1 03/31/05 1 03/02/05 1	
WTR: N48152152 00 07/23/99 04/29/05 1 0000714 03/31/05 1 0000708 03/02/05 1 0000701 SWR: 00 07/23/99 04/29/05 1 03/31/05 1 03/02/05 1 03/02/05 1 REF: 07/23/99 04/29/05 1 03/31/05 1 03/02/05 1	
FAIMENTS: NO FAIMENTS	
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00	
CHICAGONED COMMENTED 11 104 102 COST IN DO MAND CHICA DED CATHER MED CONTROL	

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 TOTAL DUE: 162.92 BILL TYPE: B BILL DATE: 06/07/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25 PRIOR TRANS: 01) 06/07/05 15 GWSR S. EST 105.06 02) 06/06/05 FM 39 LT CHG 4.00 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 05/06/05 NOTICE AMT: .00 TAX CD: 0 PRIOR CREDIT HIST: 05/06/05 REGULAR 53.86 RATE: 6 ACT: O EXCESS USE CNT: 1 PERIOD ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 16 BANK ALLOC: REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: GAS THERM FACTOR: 1.0251 COMMODITY RATE: 0.68329 SWR ALLOC: GAS LIFELINE: 130001 0.281 LOW INCOME DISCOUNT: .00 SVC ST WY BAL FWD SALES COST #M DELINO USE THRM/BNK SVC CHG CURRENT TOTAL RT CD DAYS CC GAS 0 .00 29 5.26 10.14 19.82 1 13.29 35.22 48.51 1 0 032 3 28 WTR 0 16.94 .00 41.24 1 0 032 3 19 0 8.86 32.38 1 58.18 .00 SWR 0 4.14 4.94 9.08 1 0 032 1 9 3.55 1.39 SWR SIZE: 00 REF 0 17.98 .00 3.30 16.54 19.84 37.82 01 0 032 .00 TAX 1.51 3.82 GAS TAX: 1.76 WTR TAX: 2.06 5.33 SPEC HND .00 .00 4.00 4.00 ON DATE MTR NBR/SIZE CUR DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR READ FACTOR PV-1 DATE CD ES GAS: 0275 028621 07/23/99 05/31/05 1 SE 0000547 1.000 04/29/05 1 03/31/05 1 0000510 1.000 0000519 1.000 07/23/99 WTR: N48152152 00 05/31/05 1 SE 0000733 04/29/05 1 0000714 03/31/05 1 0000708 SWR: 07/23/99 05/31/05 1 04/29/05 1 03/31/05 1 REF: 07/23/99 05/31/05 1 04/29/05 1 03/31/05 1 PAYMENTS: NO PAYMENTS DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00 ADJSTMTS: 1) 1 06/06/05 39 4.00

ter .					
					
		1 92			
*			e		
(01) 06/07/05 X REBILL SVC: G M DATE RC EC RE 062905 1 RB 0000 053105 D SE 0000 042905 1 00000 033105 1 00000 030205 1 00000 013105 1 00000	GWRS CANCE X (02)	5 1 0000743 5 1 SE 0000733 5 1 0000714 5 1 0000708 5 1 0000701 5 1 0000698	CANCEL BILL DATE G W : (03) 04/07/05 REBILL SVC: R MTR:	(04) 03/09/05 REBILL SVC: S M PACTOR DATE RC EC RE 062905 1 053105 1 042905 1 033105 1 030205 1 013105 1 123004 1	G W R S ITR: CAD FACTOR

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* * * CANCELLED SERVICE ORDER * * *

CT H UB0260 UB0260 07/12/05 EFFECTIVE DATE: 07/22/05 POST DAYS:

AUDIT DATE TIME FUNCTION 07/12/05 2029 CANCELLED 06/29/05 1927 ADDED

FNP DATE:
TERMINAL OPERATOR UB0260 UB0260 UB0260 UB0260

RESET:

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 07/12/05 TIME: 08:31:16 WNDW: 5 TELLER: CHB RECPT: 00022

CASH AMOUNT: 132.46 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 132.46 07/12/05 0824 ADDED Y174 CEC10JAS

```
ID: 0 NAME: RICHARDSON, LAURA
                                                     SVC ADDR: 717 VERNON ST
                                                                                              ZIP: 90806-2726
                                                                                                              COUNCIL: 06
    TOTAL DUE:
               207.51 BILL TYPE: P BILL DATE: 07/12/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                               READ DAY: 25
    PRIOR TRANS: 01) 07/12/05 15 GWSR
                                                                     02) 07/11/05 CR REBL
                                                                                          C07KMB
                                                                                                        36.98-
                                            75.05
               06) 07/06/05 FM 39
                                                   6.52
                                                                     07) 06/07/05 15 GWSR
                                                                                             S. EST
                                                                                                       105.06
    SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 4 NOTICE DATE: 06/29/05 NOTICE AMT:
                                                                                                        53.86
                                                                                                               TAX CD: 0
    PRIOR CREDIT HIST: 06/07/05 BAL FWD
                                           109.06 RATE: 6 ACT: 3 062105 4 062905 A 071105
    WTR ADDL ALLOC:
                        0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                            15 BANK ALLOC:
    REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
    GAS THERM FACTOR: 1.0260 COMMODITY RATE: 0.63644 SWR ALLOC: 0.298 LOW INCOME DISCOUNT:
                                                                                                    GAS LIFELINE: 130001
                                                                                               .00
    SVC ST WY DELINQ
                         BAL FWD
                                     CURRENT
                                                  TOTAL RT CD DAYS CC
                                                                        USE THRM/BNK
                                                                                          SVC CHG
                                                                                                       SALES
                                                                                                                  COST #M
    GAS 0
                13.29
                              .00
                                                                                                        5.05
                                                                           18
                                                                                            10.03
                                       26.54
                                                  39.83
                                                         1
                                                            7 061 0
                                                                                    18
                                                                                                                 11.46
                                                                                                                        1
    WTR O
                 58.18
                              .00
                                                                                             8.03
                                                                                                       15.39
                                                                                                                         1
                                       23.42
                                                         1
                                                            0 029 0
                                                  81.60
                                                                            10
                                                                                     0
    SWR 0
                 9.08
                              .00
                                                  13.69
                                                            0 029 1
                                                                                             3.22
                                                                                                       1.39
                                                                                                             SWR SIZE: 00
                                        4.61
                                                         1
                                                                             9
                              .00
    REF
       0
                 37.82
                                       17.98
                                                  55.80 01 0 029
                                                                                             2.99
                                                                                                       14.99
    TAX
                 3.57
                              .00
                                        2.50
                                                   6.07
                                                             GAS TAX:
                                                                          1.33
                                                                                 WTR TAX:
                                                                                              1.17
    SPEC HND
                  4.00
                             6.52
                                         .00
                                                  10.52
    SVC MTR NBR/SIZE
                        ON DATE
                                 CUR DATE CD ES
                                                 READ FACTOR PV-1 DATE CD ES
                                                                               READ FACTOR PV-2 DATE CD ES
                                                                                                             READ FACTOR
    GAS: 0275 028621
                       07/23/99
                                  06/29/05 1 RB 0000537 1.000
                                                                04/29/05 1
                                                                             0000519 1.000
                                                                                              03/31/05 1
                                                                                                            0000510 1.000
    WTR: N48152152 00
                       07/23/99
                                  06/29/05 1
                                                                                              04/29/05 1
                                                                                                            0000714
                                                0000743
                                                                05/31/05 1 SE 0000733
                  00
    SWR:
                       07/23/99
                                  06/29/05 1
                                                                                               04/29/05 1
                                                                05/31/05 1
    REF:
                       07/23/99
                                  06/29/05 1
                                                                05/31/05 1
                                                                                               04/29/05 1
    PAYMENTS: NO PAYMENTS
    DEPOSITS: 1) R 0
                     15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
    ADJSTMTS: 1) 9 07/11/05 12 36.98- 29- 2) 1 07/06/05 39 6.52
                                                                                      3) 1 06/06/05 39
    CUSTOMER COMMENTS: 07/11/05 CO7KMB DB C/R DUE TO INCORR MAY SE RD.
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DESERVED ID: 0 NAME: RICHARDSON, LAURA
                                                                                                   ZIP: 90806-2726
                                                                                                                   COUNCIL: 06
                                                        SVC ADDR: 717 VERNON ST
      TOTAL DUE:
                       153.81 BILL TYPE: B BILL DATE: 08/05/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                    READ DAY: 25
      PRIOR TRANS: 01) 08/05/05 15 GWSR S. EST 74.76
                                                                                                LT CHG
                                                                         02) 08/04/05 FM 39
                                                                                                             4.00
                                                                                                                    TAX CD: 0
      SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 07/12/05 NOTICE AMT:
      PRIOR CREDIT HIST: 07/12/05 PENDTRM
                                               81.57 RATE: 6 ACT: R 071205
      WTR ADDL ALLOC:
                           0 EXCESS USE CNT: 1 PERIOD ALLOC:
                                                                  15 BANK ALLOC:
                                                                                        O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
      REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
      GAS THERM FACTOR: 1.0289 COMMODITY RATE: 0.64541 SWR ALLOC: 0.298 LOW INCOME DISCOUNT:
                                                                                                          GAS LIFELINE: 130001
                                                                                                 .00
      SVC ST WY
                                                                                              SVC CHG
                                                                                                                       COST #M
                 DELINO
                            BAL FWD
                                        CURRENT
                                                      TOTAL RT CD DAYS CC
                                                                             USE THRM/BNK
                                                                                                            SALES
      GAS 0
                   26.54
                                .00
                                                                                8
                                                                                                 4.93
                                                                                                             2.25
                                                                                                                       5.16
                                                                                                                              1
                                          12.34
                                                      38.88
                                                             1 0 030 3
                                                                                         8
      WTR O
                   23.42
                                 .00
                                          36.65
                                                      60.07
                                                                0 030 3
                                                                                17
                                                                                         0
                                                                                                 8.31
                                                                                                            28.34
                                                             1
      SWR 0
                                                                                                                  SWR SIZE: 00
                    4.61
                                 .00
                                           4.72
                                                                                                 3.33
                                                                                                            1.39
                                                       9.33
                                                                0 030 1
                                                                                 9
      REF
          0
                   17.98
                                 .00
                                                                                                 3.09
                                                                                                            15.51
                                          18.60
                                                      36.58
                                                           01 0 030
      TAX
                    2.50
                                 .00
                                           2.45
                                                      4.95
                                                                               .62
                                                                                      WTR TAX:
                                                                                                   1.83
                                                                GAS TAX:
      SPEC HND
                     .00
                                 .00
                                           4.00
                                                       4.00
                           ON DATE
      SVC MTR NBR/SIZE
                                    CUR DATE CD ES
                                                     READ FACTOR PV-1 DATE CD ES
                                                                                                 PV-2 DATE CD ES
                                                                                                                  READ FACTOR
                                                                                   READ
                                                                                         FACTOR
      GAS: 0275 028621
                          07/23/99
                                     07/29/05 1 SE 0000545
                                                                    06/29/05 1 RB 0000537 1.000
                                                                                                   04/29/05 1 0000519 1.000
                                                           1.000
                          07/23/99
      WTR: N48152152 00
                                     07/29/05 1 SE 0000760
                                                                    06/29/05 1
                                                                                 0000743
                                                                                                   05/31/05 1 SE 0000733
      SWR:
                          07/23/99
                                     07/29/05 1
                                                                    06/29/05 1
                                                                                                   05/31/05 1
      REF:
                          07/23/99
                                                                                                   05/31/05 1
                                     07/29/05 1
                                                                    06/29/05 1
      PAYMENTS: NO PAYMENTS
      DEPOSITS: 1) R 0
                         15.00 09/24/99 00/00/00 2) G 0
                                                           35.00 09/24/99 00/00/00 3) W 0
                                                                                             25.00 09/24/99 00/00/00
                                     4.00 ...
      ADJSTMTS: 1) 1 08/04/05 39
```

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 08/16/05 TIME: 15:04:55 WNDW: 5 TELLER: CHB RECPT: 00064

CASH AMOUNT: 153.81 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 153.81 08/16/05 1457 ADDED Y174 CEC10JAS

	GAS: 0275 WTR: N4815 SWR: SWR: PAYMENTS: DEPOSITS:	
	0215 NO	
	28621 07/23/99 08 52 00 07/23/99 08 00 07/23/99 08 07/23/99 08 07/23/99 08 R 0 15.00 09/24/99	ā)
•	/29/05 1 /29/05 1 /29/05 1 /29/05 1	
	0000554 00000808	
	1.000	
	1.000 07/29/05 1 SE 0000545 07/29/05 1 SE 0000760 07/29/05 1 07/29/05 1	
	1.000	*
	00 06/29/05 1 RB 000 06/29/05 1 000 06/29/05 1 06/29/05 1 25.00 09/24/99 00/00/00	
	1 RB 0000537 1 0000743	
s.	1.000	TO THE STATE OF TH

CIFIE] ID:	0 NAME:	RICHA	RDSON,	LAU	RA.		sv	C ADDR	: 717	VERNO	ST			ZIP:	90806-2726	COUNCIL: 06
TOTAL	DUE:	15	5.87	BILL	TYPE	: R B	ILL I	DATE: 09	/06/05	NAI	CS: 00	00001	PREBIL	L CDS:	G-3 W-3	R- 3 S-3	READ DAY: 25
PRIOR	TRANS	: 01) 09/0											/05 15		21	.00	
		06) 08/1	6/05 1	42		C07LM	M	.00			07)	08/16	/05 M1		C07LMM	.00	
SPEC I	: danf	3 DEPOSIT	HOLD	: 0 C	REDI	T HOLD:	I	NOTICE P	ENDING	: 0 N	OTICE	DATE:	08/16/0	5 NOT	ICE AMT:	.00	TAX CD: 0
PRIOR	CREDI	T HIST: 08	/05/09	BAL	FWD		78.	76 RAT	E: 6	ACT: R	08160)5					
WTR AI	DDL AL	LOC:	0 E	CESS	USE	CNT: 2	PER	RIOD ALL	OC:	15	BANK	ALLOC:		O WTF	R SIZE: 00	W-DWEL:	1 W-UNITS: 001
REF CO	ONTAIN	ERS: 64=00	100=	1 300	=00	OWNER	BIN=	00 CIT	Y BINS	: 00	RENTAL	BINS:	00 RE	CYCLE I	BINS: 001	ROLLOUT:	R-UNITS: 001
GAS TI	HERM F	ACTOR: 1.	0290	COMMO	DITY	RATE:	0.636	599 SWR	ALLOC	: 0.	298 1				.00	GAS LIFE	
SVC S	r wy	DELINQ	BA	FWD		CURRENT		TOTAL	RT C	D DAYS	CC	USE	THRM/B	NK S	SVC CHG		COST #M
GAS		.00		.00		13.36		13.36	1	0 031	0	9		9	5.10	2.53	5.73 1
WTR		.00		.00		112.19		112.19	1	0 031	0	48		0	8.59	103.60	1
SWR		.00		.00		4.83		4.83	1	0 031	1	9			3.44	1.39	SWR SIZE: 00
REF (0	.00		.00		19.21		19.21	01	0 031					3.19	16.02	
TAX		.00		. 00		6.28		6.28		GAS TA	XX:	.67	WTR	TAX:	5.61		
SVC	MTR N	BR/SIZE	ON D	ATE	CUR	DATE CD	ES	READ	FACTOR	PV-1	DATE	CD ES	READ	FACTOR	R PV-2 DA	TE CD ES	READ FACTOR
+		2															

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06	
TOTAL DUE: 233.51 BILL TYPE: B BILL DATE: 10/05/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25	
PRIOR TRANS: 01) 10/05/05 15 GWSP S FST 77 64 02) 09/13/05 15 GWSP 155 87	
SPEC HAND: 3 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 09/13/05 NOTICE AMT: .00 TAX CD: 0	
PRIOR CREDIT HIST: 09/13/05 REGULAR 155.87 RATE: 6 ACT:	
WTR ADDL ALLOC: 0 EXCESS USE CNT: 3 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001	
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001	
GAS THERM FACTOR: 1.0254 COMMODITY RATE: 0.82217 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001	
SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M	
GAS 0 .00 13.36 12.66 26.02 1 0 030 3 7 7 4.93 1.97 5.76 1	
WTR 0 .00 112.19 39.07 151.26 1 0 030 3 18 0 8.31 30.76 1	
SWR 0 .00 4.83 4.72 9.55 1 0 030 1 9 3.33 1.39 SWR SIZE: 00	
WTR 0 .00 112.19 39.07 151.26 1 0 030 3 18 0 8.31 30.76 1 SWR 0 .00 4.83 4.72 9.55 1 0 030 1 9 3.33 1.39 SWR SIZE: 00 REF 0 .00 19.21 18.60 37.81 01 0 030 3.09 15.51	
TAX .00 6.28 2.59 8.87 GAS TAX: .63 WTR TAX: 1.96	
SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR	
GAS: 0275 028621 07/23/99 09/28/05 1 SE 0000561 1.000 08/29/05 1 0000554 1.000 07/29/05 1 SE 0000545 1.000	
WTR: N48152152 00 07/23/99 09/28/05 1 SE 0000826 08/29/05 1 0000808 07/29/05 1 SE 0000760	0
SWR: 00 07/23/99 09/28/05 1 08/29/05 1 07/29/05 1	
WTR: N48152152 00 07/23/99 09/28/05 1 SE 0000826 08/29/05 1 0000808 07/29/05 1 SE 0000760 SWR: 00 07/23/99 09/28/05 1 08/29/05 1 07/29/05 1 REF: 07/23/99 09/28/05 1 08/29/05 1 07/29/05 1 PAYMENTS: NO PAYMENTS: NO PAYMENTS: NO PAYMENTS:	
PAYMENTS: NO PAYMENTS	
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00	

CASH DATE: 10/19/05 MAIL DATE: 10/19/05 CASH IND: CARRYBACK: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR DO NOT PAY: DOC NBR: 238 10/19/05 1101 ADDED UB0271 UB0271

SPEC HND .00 .00	4.00	4.00			
SVC MTR NBR/SIZE ON DATE	CUR DATE CD ES	READ FACTOR	PV-1 DATE CD ES READ	FACTOR PV-2 DATE	
GAS: 0275 028621 07/23/99	10/29/05 1	0000572 1.000	09/28/05 1 SE 0000561	1.000 08/29/0	
WTR: N48152152 00 07/23/99	10/29/05 1	0000857	09/28/05 1 SE 0000826	08/29/0	05 1 0000808
SWR: 00 07/23/99	10/29/05 1		09/28/05 1	08/29/0	
REF: 07/23/99	10/29/05 1		09/28/05 1	08/29/0	05 1
PAYMENTS: NO PAYMENTS					
DEPOSITS: 1) R 0 15.00 09/2	4/99 00/00/00 2)	G 0 35.00	09/24/99 00/00/00 3) W 0	25.00 09/24/9	99 00/00/00
ADJSTMTS: 1) 1 11/02/05 39	4.00	The state of the s			

PRIOR TRANS: 01) 11/03/05 15 GWSR	B BILL DATE: 11/03/05	717 VERNON ST NAICS: 000001 PREBILL CDS 02) 11/02/05 FM 39	ZIP: 90806-2726 COUNCIL: 06 : G-3 W-3 R- 3 S-3 READ DAY: 25 LT CHG 4.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT H	HOLD: I NOTICE PENDING:	0 NOTICE DATE: 10/19/05 NO	TICE AMT: .00 TAX CD: 0
REF CONTAINERS: 64=00 100=01 300=00 OF	T: 4 PERIOD ALLOC: WNER BIN= 00 CITY BINS:	00 RENTAL BINS: 00 RECYCLE	TR SIZE: 00 W-DWEL: 1 W-UNITS: 001 BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0232 COMMODITY RA	ATE: 1.01126 SWR ALLOC:	0.298 LOW INCOME DISCOUNT DAYS CC USE THRM/BNK	: .00 GAS LIFELINE: 130001 SVC CHG SALES COST #M
		031 0 11 11	5.10 3.09 11.12 1
		031 0 31 0	8.90 64.57 1
		031 1 9	3.44 1.39 SWR SIZE: 00
REF 0 18.60 .00 1		031	3.30 16.56
TAX 2.59 .00	4.64 7.23 GA	AS TAX: .97 WTR TAX:	3.67
+			
	Bi		
	9		
2 2			

*

*

V2 78

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ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST
                                                                                          ZIP: 90806-2726
                                                                                                         COUNCIL: 06
 TOTAL DUE:
               297.25 BILL TYPE: P BILL DATE: 12/06/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                          READ DAY: 25
 PRIOR TRANS: 01) 12/06/05 15 GWSR S. EST 85.35
                                                           02) 12/05/05 FM 39 LT CHG
                                                                                                   8.15
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 4 NOTICE DATE: 11/29/05 NOTICE AMT:
                                                                                                   77.64
                                                                                                           TAX CD: 0
 PRIOR CREDIT HIST: 11/03/05 BAL FWD
                                     126.11 RATE: 6 ACT: 3 111705 4 112905
                     O EXCESS USE CNT: O PERIOD ALLOC: 16 BANK ALLOC:
 WTR ADDL ALLOC:
                                                                                0
                                                                                   WTR SIZE: 00 W-DWEL: 1
                                                                                                          W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
 GAS THERM FACTOR: 1.0239 COMMODITY RATE: 0.97721 SWR ALLOC: 0.298 LOW INCOME DISCOUNT:
                                                                                        .00
                                                                                                GAS LIFELINE: 130001
 SVC ST WY DELINO
                       BAL FWD
                                 CURRENT
                                               TOTAL RT CD DAYS CC
                                                                    USE THRM/BNK
                                                                                     SVC CHG
                                                                                                  SALES
                                                                                                             COST #M
                          .00
 GAS 0
              31.97
                                    20.53
                                               52.50
                                                     1 0 033 3
                                                                       12
                                                                                12
                                                                                        5.43
                                                                                                   3.37
                                                                                                            11.73
                                                                                                                   1
 WTR 0
                                                      1 0 033 3
             112.54
                           .00
                                    35.59
                                              148.13
                                                                        16
                                                                                 0
                                                                                        9.50
                                                                                                  26.09
                                                                                                                    1
 SWR 0
              9.55
                           .00
                                     5.20
                                               14.75 1 0 033 1
                                                                       10
                                                                                        3.66
                                                                                                   1.54
                                                                                                         SWR SIZE: 00
 REF
     0
              38.46
                           .00
                                    21.22
                                               59.68 01 0 033
                                                                                        3.53
                                                                                                  17.69
 TAX
              7.23
                          .00
                                                         GAS TAX:
                                                                      1.03
                                                                             WTR TAX:
                                                                                          1.78
                                     2.81
                                               10.04
 SPEC HND
               4.00
                           .00
                                     8.15
                                               12.15
 SVC MTR NBR/SIZE
                     ON DATE CUR DATE CD ES
                                                                                                         READ FACTOR
                                            READ FACTOR PV-1 DATE CD ES
                                                                          READ FACTOR
                                                                                        PV-2 DATE CD ES
 GAS: 0275 028621
                    07/23/99
                              12/01/05 1 SE 0000584 1.000
                                                                         0000572 1.000
                                                                                          09/28/05 1 SE 0000561 1.000
                                                            10/29/05 1
 WTR: N48152152 00
                    07/23/99
                               12/01/05 1 SE 0000873
                                                             10/29/05 1
                                                                          0000857
                                                                                          09/28/05 1 SE 0000826
 SWR:
                    07/23/99
                               12/01/05 1
                                                             10/29/05 1
                                                                                          09/28/05 1
 REF:
                    07/23/99
                               12/01/05 1
                                                            10/29/05 1
                                                                                          09/28/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0
                 15.00 09/24/99 00/00/00 2) G 0
                                                    35.00 09/24/99 00/00/00 3) W 0
                                                                                    25.00 09/24/99 00/00/00
 ADJSTMTS: 1) 1 12/05/05 39 8.15
                           COSTAN DE CAR COTTES MEN ETTE DAME
```

PA A Z154 CEC10AHG 00/00/00 PAYMENT DATE: 12/14/05 TIME: 09:07:58 WNDW: 3 TELLER: AIG RECPT: 00416 CASH AMOUNT: 298.00 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY: TOTAL PYMT: 298.00 12/14/05 0906 ADDED Z154 CEC10AHG

```
ID: 0 NAME: RICHARDSON, LAURA
TOTAL DUE: 7.1.56; BILL TYPE: R
                                                    SVC ADDR: 717 VERNON ST
                                                                                              ZIP: 90806-2726 COUNCIL: 06
                     71-56; BILL TYPE: R BILL DATE: 01/06/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                               READ DAY: 25
   PRIOR TRANS: 01) 01/06/06 15 GWSR
                                          72.31
                                                                    02) 12/14/05 PA
                                                                                            C10AHG
                                                                                                      298.00-
   SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 12/14/05 NOTICE AMT:
                                                                                                         .00
                                                                                                               TAX CD: 0
   PRIOR CREDIT HIST: 12/06/05 PENDTRM 93.50 RATE: 6 ACT: R 121405
   WTR ADDL ALLOC:
                     0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC:
                                                                                  O WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
   REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
   GAS THERM FACTOR: 1.0210 COMMODITY RATE: 0.86050 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
   SVC ST WY DELINO
                         BAL FWD
                                    CURRENT
                                                 TOTAL RT CD DAYS CC
                                                                        USE THRM/BNK
                                                                                       SVC CHG
                                                                                                       SALES
                                                                                                                  COST #M
   GAS 0
                 .00
                             .75-
                                      17.33
                                                        1 0 029 0
                                                                                            4.77
                                                                                                       3.09
                                                                                                                  9.47
                                                                                                                        1
                                                  16.58
                                                                           11
                                                                                   11
   WTR 0
                  .00
                             .00
                                                                                                       21.04
                                      29.39
                                                  29.39
                                                        1 0 029 0
                                                                           13
                                                                                     0
                                                                                            8.35
                  .00
   SWR 0
                                                                                                             SWR SIZE: 00
                             .00
                                       4.61
                                                                            9
                                                                                            3.22
                                                                                                       1.39
                                                   4.61
                                                        1 0 029 1
   REF 0
                  .00
                             .00
                                      18.64
                                                  18.64 01 0 029
                                                                                            3.10
                                                                                                       15.54
   TAX
                                                                                              1.47
                  .00
                             .00
                                       2.34
                                                  2.34
                                                            GAS TAX:
                                                                          .87
                                                                                 WTR TAX:
                       ON DATE CUR DATE CD ES
                                                READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES
   SVC
        MTR NBR/SIZE
                                                                                                             READ FACTOR
   GAS: 0275 028621
                      07/23/99
                                 12/30/05 1
                                               0000595 1.000
                                                              12/01/05 1 SE 0000584 1.000
                                                                                              10/29/05 1
                                                                                                           0000572 1.000
   WTR: N48152152 00
                      07/23/99
                                 12/30/05 1
                                                                12/01/05 1 SE 0000873
                                                                                              10/29/05 1
                                               0000886
                                                                                                           0000857
   SWR:
                  00
                      07/23/99
                                 12/30/05 1
                                                                12/01/05 1
                                                                                              10/29/05 1
   REF:
                      07/23/99
                                 12/30/05 1
                                                                                              10/29/05 1
                                                                12/01/05 1
   PAYMENTS: NO PAYMENTS
   DEPOSITS: 1) R 0
                     15.00 09/24/99 00/00/00 2) G O 35.00 09/24/99 00/00/00 3) W O
                                                                                        25.00 09/24/99 00/00/00
```

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| ID: 0 NAME: RICHARDSON, LAURA
                                                   SVC ADDR: 717 VERNON ST
                                                                                            ZIP: 90806-2726
                                                                                                            COUNCIL: 06
 TOTAL DUE:
                  160-43 BILL TYPE: R BILL DATE: 02/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                             READ DAY: 25
 PRIOR TRANS: 01) 02/07/06 15 GWSR
                                  S. EST 65.26
                                                                (-02) 01/11/06 50
                                                                                        MAIL
                                                                                                   297.25-
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 01/06/06 NOTICE AMT:
                                                                                                             TAX CD: 0
 PRIOR CREDIT HIST: 01/06/06 REGULAR
                                      71.56 RATE: 6 ACT:
 WTR ADDL ALLOC:
                     O EXCESS USE CNT: O PERIOD ALLOC:
                                                            16 BANK ALLOC:
                                                                                 O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                             R-UNITS: 001
 GAS THERM FACTOR: 1.0238 COMMODITY RATE: 0.87513 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                          .00 GAS LIFELINE: 130001
 SVC ST WY DELINO
                       BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                     USE THRM/BNK
                                                                                      SVC CHG
                                                                                                     SALES
                                                                                                                COST #M
               .00
 GAS
                        225.69-
                                    17.98
                                                                                          5.26
                                                                                                     3.09
                                                                                                                9.63 1
                                               207.71- 1 0 032 3
                                                                                  11
                                                                         11
 WTR 0
                .00
                           .00
                                     20.17
                                                20.17
                                                       1 0 032 3
                                                                          7
                                                                                   0
                                                                                          9.22
                                                                                                     10.95
                                                                                                                      1
                .00
                                                                                                     1.08
 SWR
     0
                           .00
                                                                                                           SWR SIZE: 00
                                     4.63
                                                                                          3.55
                                                 4.63
                                                       1 0 032 1
                           .00
 REF
                .00
                                     20.57
                                                                                          3.42
                                                                                                     17.15
                                                20.57
                                                      01 0 032
                                                                                            1.01
 TAX
                .00
                           .00
                                                                         .90
                                     1.91
                                                 1.91
                                                          GAS TAX:
                                                                               WTR TAX:
       MTR NBR/SIZE
                      ON DATE CUR DATE CD ES
 SVC
                                               READ FACTOR PV-1 DATE CD ES
                                                                            READ FACTOR
                                                                                         PV-2 DATE CD ES
                                                                                                           READ FACTOR
                     07/23/99
 GAS: 0275 028621
                                01/31/06 1 SE 0000606 1.000
                                                                                            12/01/05 1 SE 0000584 1.000
                                                              12/30/05 1
                                                                           0000595 1.000
                                                                                            12/01/05 1 SE 0000873
 WTR: N48152152 00
                     07/23/99
                                01/31/06 1 SE 0000893
                                                              12/30/05 1
                                                                           0000886
 SWR:
                00
                     07/23/99
                                01/31/06 1
                                                              12/30/05 1
                                                                                            12/01/05 1
                     07/23/99
                                01/31/06 1
                                                              12/30/05 1
                                                                                            12/01/05 1
 PAYMENTS: NO PAYMENTS
                                                                                      25.00 09/24/99 00/00/00
 DEPOSITS: 1) R 0
                   15.00 09/24/99 00/00/00 2) G 0
                                                     35.00 09/24/99 00/00/00 3) W 0
```

TOTAL DUE: 105,81 BILL TYPE PRIOR TRANS: 01) 03/09/06 15 GWSR	54.62	02) 02/07/06 05 29	SVCADO . UU
SPEC HAND: 0 DEPOSIT HOLD: 0 CRED	IT HOLD: I NOTICE PENDING	1 NOTICE DATE: 02/07/06 NOTIC	SE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 02/07/06 REGULA	R 160.43 - RATE: 6 A	CT:	
WTR ADDL ALLOC: 0 EXCESS USE			
REF CONTAINERS: 64=00 100=01 300=00			
GAS THERM FACTOR: 1.0305 COMMODIT			.00 GAS LIFELINE: 130001
SVC ST WY DELINQ BAL FWD	CURRENT TOTAL RT CI	DAYS CC USE THRM/BNK SY	C CHG SALES COST #M
GAS 0 .00 160.43-	16.85 143.58- 1 (030 0 12 12	4.93 3.37 8.55 1
WTR 0 .00 .00	13.19 13.19 1 (030 0 3 0	8.64 4.55 1
SWR 0 .00 .00	3.79 3.79 1 (030 1 3	3.33 .46 SWR SIZE: 00
GAS 0 .00 160.43- WTR 0 .00 .00 SWR 0 .00 .00 REF 0 .00 .00	19.29 19.29 01 0	030	3.21 16.08
TAX .00 .00	1.50 1.50 0	SAS TAX: .84 WTR TAX:	.66
SVC MTR NBR/SIZE ON DATE CUR		PV-1 DATE CD ES READ FACTOR	PV-2 DATE CD ES READ FACTOR
GAS: 0275 028621 07/23/99 03.	/02/06 1 0000618 1.000	01/31/06 1 SE 0000606 1.000	12/30/05 1 0000595 1.000
WTR: N48152152 00 07/23/99 03	/02/06 1 0000896	01/31/06 1 SE 0000893 01/31/06 1 01/31/06 1	12/30/05 1 0000886
SWR: 00 07/23/99 03	/02/06 1	01/31/06 1	12/30/05 1
REF: 07/23/99 03	/02/06 1	01/31/06 1	12/30/05 1
PAYMENTS: NO PAYMENTS	NOTATION OF THE		SERVICE AND
	00/00/00 2) G 0 35.00	09/24/99 00/00/00 3) W 0 25	.00 09/24/99 00/00/00

```
ID: 0 NAME: RICHARDSON, LAURA
                                           SVC ADDR: 717 VERNON ST
                                                                                              ZIP: 90806-2726
 TOTAL DUE:
                   45-33 BILL TYPE: R BILL DATE: 04/07/06 NAICS: 000001 PREBILL CDS: G-2 W-9 R- 2 S-2
                                                                                                               READ DAY: 25
 PRIOR TRANS: 01) 05/08/06 15 W 022
                                                  .00
                                                                    02) 05/08/06 15
                                                                                                         .00
             06) 03/09/06 JE 29
                                     SVCADJ
                                                                    07) 03/09/06 15 GWSR
                                                                                                       54.62
                                                   .00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 04/07/06 NOTICE AMT:
                                                                                                         .00
                                                                                                               TAX CD: 0
 PRIOR CREDIT HIST: 04/07/06 REGULAR
                                          45.33- RATE: 5 ACT:
 WTR ADDL ALLOC:
                      0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                   0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                              0 BANK ALLOC:
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
                                                                                             .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                       USE THRM/BNK
                                                                                                                  COST #M
 SVC ST WY DELINO
                        BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                                         SVC CHG
                                                                                                      SALES
 GAS
                                                                                                        .00
                                                                                                                   .00
                                                                                                                        1
     0
                .00
                          45.33-
                                       .00
                                                 45.33-
                                                       1 0 031 0
                                                                                             .00
                                                                                                        .00
 WTR 0
                .00
                            .00
                                       .00
                                                  .00
                                                           0 000
                                                                 0
                                                                           0
                                                                                    0
                                                                                             .00
                                                                                                                        1
                                                                                                        .00 SWR SIZE: 00
                .00
 SWR 0
                            .00
                                       .00
                                                        1
                                                           0 031 1
                                                                           0
                                                                                             .00
                                                   .00
                                                                                                        .00
 REF
                .00
                            .00
                                       .00
                                                   .00
                                                      01 0 031
                                                                                             .00
 TAX
                .00
                            .00
                                       .00
                                                           GAS TAX:
                                                                          .00
                                                                                WTR TAX:
                                                                                               .00
                                                   .00
     MTR NBR/SIZE
                      ON DATE
                                                                                            PV-2 DATE CD ES
                                                                                                             READ FACTOR
                               CUR DATE CD ES
                                               READ FACTOR PV-1 DATE CD ES
                                                                              READ FACTOR
                                                                                                           0000618 1.000
                                                                                              03/02/06 1
 GAS: 0275 028621
                     07/23/99
                                05/01/06 1
                                              0000637 1.000
                                                               03/31/06 1 SE 0000630 1.000
                                                                                                           0000896
 WTR: N48152152 00
                     07/23/99
                                05/01/06 1
                                              0000901
                                                               03/31/06 1 SE 0000903
                                                                                              03/02/06 1
 SWR:
                                                                                              03/02/06 1
                     07/23/99
                                05/01/06 1
                                                               03/31/06 1
                                                                                              03/02/06 1
 REF:
                     07/23/99
                                                               03/31/06 1
                                05/01/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0
                    15.00 09/24/99 00/00/00 2) G 0
                                                      35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
```

	IL: 06 DAY: 25
DETOR CREDIT HIST: 04/07/06 PEGILAR AS 22 PATE, E ACT. A 050006	
PRIOR CREDIT HIST: 04/07/06 REGULAR 45.33- RATE: 5 ACT: A 050906 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 30 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UN	TTG. 001
WIR ADDIT ADDOC: U EXCESS USE CAT: U PERIOD ALLOC: 30 BANK ADDOC: U WIR SIZE: UU WINDER DEVE ON BOLLOCHE DEVE	ITS: 001
GAS THERM FACTOR: 1.0290 COMMODITY RATE: 0.60015 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 1	30001
SVC ST WY DELING BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES C	OST #M
GAS 0 .00 61.78- 27.48 34.30- 1 7 060 0 19 20 9.86 5.62 12	.00 1
WTR 0 .00 19.30- 24.86 5.56 1 7 060 0 5 0 17.28 7.58	1
SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES C GAS 0 .00 61.78- 27.48 34.30- 1 7 060 0 19 20 9.86 5.62 12 WTR 0 .00 19.30- 24.86 5.56 1 7 060 0 5 0 17.28 7.58 SWR 0 .00 4.30- 7.43 3.13 1 7 060 1 5 6.66 .77 SWR SI REF 0 .00 18.64- 38.58 19.94 01 7 060 6.42 32.16 TAX .00 1.79- 2.62 .83 GAS TAX: 1.38 WTR TAX: 1.24	ZE: 00
REF 0 .00 18.64- 38.58 19.94 01 7.060 6.42 32.16	
TAX 00 1.79- 2.62 83 GAS TAX: 1.38 WTP TAX: 1.24	
SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ	FACTOR
The state of the s	1.000
GAS: 0275 028621 07/23/99 05/01/06 1 0000637 1.000 03/02/06 1 0000618 1.000 01/31/06 1 SE 0000606	1.000
WTR: N48152152 00 07/23/99 05/01/06 1 RB 0000901 03/02/06 1 0000896 01/31/06 1 SE 0000893	
SWR: 00 07/23/99 05/01/06 1 03/02/06 1 01/31/06 1	
WTR: N48152152 00 07/23/99 05/01/06 1 RB 0000901 03/02/06 1 0000896 01/31/06 1 SE 0000893 SWR: 00 07/23/99 05/01/06 1 03/02/06 1 01/31/06 1 REF: 07/23/99 05/01/06 1 03/02/06 1 01/31/06 1	

TOTAL DUE: 66.20 BILL TYPE: R BILL DATE: 06/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25 PRIOR TRANS: 01) 06/07/06 15 GWSR S. EST 71.04 02) 05/10/06 JE 29 SVCADJ .00

SPEC HAND: 0 DEPOSI PRIOR CREDIT HIST: 0	T HOLD: 0 CREDIS	T HOLD: I NO	TICE PEND	DING:	1 NOTICE	DATE: 05/10	0/06 NOTICE	AMT:	.00	TAX CD:	0
WTR ADDL ALLOC:	0 EXCESS USE	CNT: 0 PERI	OD ALLOC:	; AC	15 BANK	ALLOC:	0 WTR S	IZE: 00	W-DWEL: 1	W-UNITS:	001
REF CONTAINERS: 64=0	0 100=01 300=00	OWNER BIN= 0	O CITY B	BINS:	00 RENTA	L BINS: 00	RECYCLE BIN	S: 001 F	OLLOUT:	R-UNITS:	001
	.0240 COMMODITY	RATE: 0.6305	O SWR AL	LLOC:	0.383	LOW INCOME D	ISCOUNT:	.00	GAS LIFELI		
SVC ST WY DELINQ	BAL FWD	CURRENT	TOTAL R	RT CD	DAYS CC	USE THRM	M/BNK SVC	CHG	SALES	COST	#M
GAS 0 .00	4.84-	13.13	8.29	1 0	030 3	9	9	4.93	2.53	5.67	1
WTR 0 .00	.00	31.37	31.37	1 0	030 3	14		8.64	22.73		1
SWR 0 .00	.00	5.02	5.02	1 0	030 1	11		3.33		WR SIZE:	00
REF 0 .00	.00	19.29	19.29 0	01 0	030			3.21	16.08		
TAX .00	.00	2.23	2.23	GA	S TAX:	.66 W	TR TAX:	1.57			
SVC MTR NBR/SIZE		DATE CD ES	READ FAC	CTOR	PV-1 DATE	CD ES REA	D FACTOR	PV-2 DATE		EAD FACT	OR
GAS: 0275 028621	07/23/99 05/3	31/06 1 SE 00	00646 1.	.000	05/01/0	6 1 00006	37 1.000	03/02/0	6 1 000	0618 1.0	000
WTR: N48152152 00	07/23/99 05/3	31/06 1 SE 00	00915		05/01/0	6 1 RB 00009	01	03/02/0	6 1 000	0896	
SWR: 00	07/23/99 05/3	31/06 1			05/01/0	6 1		03/02/0	6 1		
REF:	07/23/99 05/	31/06 1 31/06 1			05/01/0	6 1		03/02/0	6 1		

TOTAL DUE: 118.08 BILL TYPE: B BILL DATE: 07/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25 PRIOR TRANS: 01) 07/07/06 15 GWSR 47.88 02) 07/06/06 FM 39 LT CHG 4.00 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 06/07/06 NOTICE AMT: .00 TAX CD: 0 PRIOR CREDIT HIST: 06/07/06 REGULAR 66.20 RATE: 5 ACT:

```
WTR ADDL ALLOC:
                     O EXCESS USE CNT: O PERIOD ALLOC:
                                                             15 BANK ALLOC:
                                                                                  0
                                                                                      WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
GAS THERM FACTOR: 1.0269 COMMODITY RATE: 0.55741 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                           .00
                                                                                                   GAS LIFELINE: 130001
SVC ST WY
          DELINQ
                      BAL FWD
                                  CURRENT
                                               TOTAL RT CD DAYS CC
                                                                      USE THRM/BNK
                                                                                        SVC CHG
                                                                                                     SALES
                                                                                                                 COST #M
GAS 0
              8.29
                          .00
                                               16.41
                                                      1 0 029 0
                                                                                           4.77
                                                                                                      1.12
                                                                                                                 2.23
                                                                                                                       1
                                     8.12
                                                                                   4
                                                                          4
WTR 0
             31.37
                          .00
                                    15.93
                                               47.30
                                                      1 0 029
                                                                          5
                                                                                   0
                                                                                           8.35
                                                                                                      7.58
                                                                0
                                                                                                       .77 SWR SIZE: 00
SWR 0
                                                                          5
             5.02
                          .00
                                    3.99
                                                9.01
                                                      1
                                                          0 029
                                                               1
                                                                                           3.22
REF
             19.29
   0
                                               37.93 01 0 029
                                                                                                     15.54
                          .00
                                    18.64
                                                                                           3.10
TAX
              2.23
                          .00
                                                          GAS TAX:
                                                                               WTR TAX:
                                                                                             .79
                                    1.20
                                                3.43
                                                                         .41
SPEC HND
               .00
                           .00
                                     4.00
                                                4.00
SVC MTR NBR/SIZE
                    ON DATE CUR DATE CD ES
                                               READ FACTOR PV-1 DATE CD ES
                                                                             READ FACTOR PV-2 DATE CD ES
                    07/23/99
                               06/29/06 1
GAS: 0275 028621
                                             0000650 1.000
                                                              05/31/06 1 SE 0000646 1.000
                                                                                             05/01/06 1
                                                                                                          0000637 1.000
WTR: N48152152 00
                   07/23/99
                                                                                             05/01/06 1 RB 0000901
                               06/29/06 1
                                             0000920
                                                              05/31/06 1 SE 0000915
SWR:
               00
                   07/23/99
                               06/29/06 1
                                                              05/31/06 1
                                                                                             05/01/06 1
REF:
                    07/23/99
                               06/29/06 1
                                                              05/31/06 1
                                                                                             05/01/06 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                   15.00 09/24/99 00/00/00 2) G 0
                                                     35.00 09/24/99 00/00/00 3) W 0
                                                                                       25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 07/06/06 39
                              4.00
```

	*									
							(2)			
								3		
F: Z: Z:	1									
	ID: 0 NAME:	RICHARDSON, LA	JRA	SVC A	DDR: 717 VERN	ON ST				COUNCIL: 06
TOTAL	DUE: 1	34.75 BILL TYP	E: R BILL	DATE: 08/07	/06 NAICS:	000001 P	REBILL CDS:	G-3 W-3	R- 3 S-3	READ DAY: 25
PKIUK	AND 0 DEPOCE	07/06 15 GWSR F HOLD: 0 CRED	S. EST	134.75	T170 0 110FT	2) 07/31/0	06 PA	CIOAXC	118.08-	may on o
DDIOD	CDEDIT UICT. O	7/07/06 BAL FW	IT HOLD: I	NOLICE PEND	ING: 0 NOTIC	E DATE: 07	/31/06 NOTI	CE AMT:	.00	TAX CD: 0
	DL ALLOC:	0 EXCESS USE	בות ו בעודי	BE KAIE:	6 ACT: 3 072	TOP K 0/3	0 WTR	CTZP. OO	W_DWPI. 1	W-UNITS: 001
REF CO	NTAINERS: 64=0	0 100=01 300=00	OWNER RIN-	OO CITY B	TMG OU PENT	AL BING: 0	O RECYCLE B		ROLLOUT:	R-UNITS: 001
GAS TH	ERM FACTOR: 1	.0279 COMMODIT	Y RATE: 0.96	833 SWR AL	LOC: 0.383	LOW INCOM	E DISCOUNT:	.00	GAS LIFELI	
SVC ST		BAL FWD	CURRENT	TOTAL R	T CD DAYS CC 1 0 032 3 1 0 032 3	USE T	HRM/BNK S	VC CHG	SALES	COST #M
GAS 0		.00	15.26	15.26	1 0 032 3	8	8 0	5.26	SALES 2.25 79.12	7.75 1
WTR 0			88.34	88.34	1 0 032 3	37	0	9.22	79.12	1
SWR 0	.00		5.40		1 0 032 1	12		3.55		WR SIZE: 00
REF 0	.00		20.57			100		3.42	17.15	
TAX SVC	.00 MTR. NBR/SIZE	.00	5.18	5.18	GAS TAX:			4.42	TE OD EC D	END ENCTION
	275 028621		DATE CD ES		TOR PV-1 DAT 000 06/29/		000650 1.000		TE CD ES R /06 1 SE 000	EAD FACTOR
GAS. U	2/3 020021	01/25/35 01	13T/00 T 2F	0000038 1.	000 06/29/	00 T 00	1.000	03/31	/00 T 2E 000	1.000

.

05/31/06 1 SE 0000915 05/31/06 1 05/31/06 1 07/23/99 07/23/99 07/23/99 07/31/06 1 SE 0000957 07/31/06 1 07/31/06 1 06/29/06 1 06/29/06 1 06/29/06 1 WTR: N48152152 00 0000920 SWR: 00 REF:

PAYMENTS: NO PAYMENTS

35.00 09/24/99 00/00/00 3) W 0 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 25.00 09/24/99 00/00/00 ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 182.38 BILL TYPE: B BILL DATE: 09/06/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
PRIOR TRANS: 01) 09/06/06 15 GWSR 42.24 02) 09/06/06 15 W 021 .00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 08/07/06 NOTICE AMT: .00 TAX CD: 0

```
PRIOR CREDIT HIST: 08/07/06 REGULAR
                                       134.75 RATE: 6 ACT:
WTR ADDL ALLOC:
                   0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                       15 BANK ALLOC:
                                                                             0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0270 COMMODITY RATE: 0.64600 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                               GAS LIFELINE: 130001
                                                                                       .00
SVC ST WY DELING . BAL FWD
                                 CURRENT
                                             TOTAL RT CD DAYS CC
                                                                  USE THRM/BNK
                                                                                                  SALES
                                                                                                             COST #M
                                                                                     SVC CHG
GAS 0
            15.26
                         .00
                                   9.40
                                                                       5
                                                                                       4.77
                                                                                                  1.40
                                                                                                             3.23
                                                                                                                   1
                                              24.66
                                                     1 0 029 0
                                                                                5
WTR 0
                                                                                0
                                                                                                  1.52
                                                                                                                   1
            88.34
                                   9.87
                                                       0 029 0
                                                                       1
                                                                                       8.35
                         .00
                                              98.21
                                                     1
                                                                                                       SWR SIZE: 00
SWR 0
             5.40
                                   3.37
                                                     1
                                                                                       3.22
                                                                                                  .15
                         .00
                                              8.77
                                                        0 029 1
                                                                       1
                         .00
REF
                                                                                       3.10
            20.57
                                  18.64
                                              39.21 01 0 029
                                                                                                  15.54
                                                                            WTR TAX:
TAX
             5.18
                         .00
                                   .96
                                                        GAS TAX:
                                                                      .47
                                              6.14
SPEC HND
                                   5.39
              .00
                         .00
                                              5.39
                                                                          READ FACTOR PV-2 DATE CD ES READ FACTOR
SVC MTR NBR/SIZE
                    ON DATE
                                            READ FACTOR PV-1 DATE CD ES
                             CUR DATE CD ES
GAS: 0275 028621
                   07/23/99
                              08/29/06 1
                                                                                         06/29/06 1
                                                                                                   0000650 1.000
                                           0000663 1.000
                                                           07/31/06 1 SE 0000658 1.000
WTR: N48152152 00
                   07/23/99
                              08/29/06 1
                                                                                         06/29/06 1
                                                                                                      0000920
                                           0000958
                                                            07/31/06 1 SE 0000957
SWR:
              00
                   07/23/99
                              08/29/06 1
                                                            07/31/06 1
                                                                                         06/29/06 1
REF:
                   07/23/99
                              08/29/06 1
                                                            07/31/06 1
                                                                                         06/29/06 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                15.00 09/24/99 00/00/00 2) G 0
                                                   35.00 09/24/99 00/00/00 3) W 0
                                                                                    25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 09/05/06 39 5.39
```

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DESERTION ID: 0 NAME: RICHARDSON, LAURA
                                                          SVC ADDR: 717 VERNON ST
                                                                                                     ZIP: 90806-2726
                                                                                                                     COUNCIL: 06
      TOTAL DUE:
                        102.10 BILL TYPE: R BILL DATE: 10/05/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                      READ DAY: 25
      PRIOR TRANS: 01) 10/05/06 15 GWSR
                                          S. EST 102.10
                                                                          02) 10/03/06 PA
                                                                                                             182.38-
                                                                                                   C10JAS
                                                                                                                      TAX CD: 0
      SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 10/03/06 NOTICE AMT:
                                                                                                                .00
      PRIOR CREDIT HIST: 09/06/06 BAL FWD
                                                47.63
                                                        RATE: 6 ACT: 3 092006 4 092806 R 100306
      WTR ADDL ALLOC:
                           0 EXCESS USE CNT: 1 PERIOD ALLOC:
                                                                                          O WTR SIZE: OO W-DWEL: 1
                                                                                                                      W-UNITS: 001
                                                                    15 BANK ALLOC:
      REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                      R-UNITS: 001
      GAS THERM FACTOR: 1.0225 COMMODITY RATE: 0.64403 SWR ALLOC: 0.383 LOW INCOME DISCOUNT:
                                                                                                      .00
                                                                                                           GAS LIFELINE: 130001
                                                                                                                         COST
      SVC ST WY
                 DELINO
                                                                                                SVC CHG
                             BAL FWD
                                         CURRENT
                                                       TOTAL RT CD DAYS CC
                                                                              USE THRM/BNK
                                                                                                              SALES
      GAS
          0
                     .00
                                 .00
                                           13.26
                                                       13.26
                                                              1
                                                                 0 030
                                                                       3
                                                                                  9
                                                                                           9
                                                                                                   4.93
                                                                                                              2.53
                                                                                                                         5.80
                                                                                                                                1
      WTR 0
                     .00
                                                                                           0
                                                                                                   8.64
                                                                                                              52.19
                                 .00
                                           60.83
                                                       60.83
                                                              1
                                                                 0 030
                                                                        3
                                                                                 26
                     .00
      SWR 0
                                 .00
                                                                 0 030 1
                                                                                                   3.33
                                                                                                              1.69
                                                                                                                    SWR SIZE: 00
                                           5.02
                                                       5.02
                                                              1
                                                                                 11
      REF
                                 .00
                                                                                                   3.21
                                                                                                              16.08
                     .00
                                           19.29
                                                      19.29
                                                             01 0 030
      TAX
                                                                                       WTR TAX:
                                                                                                    3.04
                      .00
                                 .00
                                            3.70
                                                       3.70
                                                                 GAS TAX:
                                                                                .66
           MTR NBR/SIZE
                           ON DATE
                                                                                                   PV-2 DATE CD ES
                                                                                                                    READ FACTOR
                                     CUR DATE CD ES
                                                      READ FACTOR PV-1 DATE CD ES
                                                                                     READ FACTOR
                                                                                                     07/31/06 1 SE 0000658 1.000
                          07/23/99
      GAS: 0275 028621
                                      09/28/06 1 SE 0000672 1.000
                                                                     08/29/06 1
                                                                                   0000663 1.000
                          07/23/99
                                                                                                     07/31/06 1 SE 0000957
      WTR: N48152152 00
                                      09/28/06 1 SE 0000984
                                                                     08/29/06 1
                                                                                   0000958
      SWR:
                     00
                                                                                                     07/31/06 1
                          07/23/99
                                      09/28/06 1
                                                                     08/29/06 1
      REF:
                                                                                                     07/31/06 1
                          07/23/99
                                      09/28/06 1
                                                                     08/29/06 1
      PAYMENTS: NO PAYMENTS
      DEPOSITS: 1) R 0
                          15.00 09/24/99 00/00/00 2) G 0
                                                            35.00 09/24/99 00/00/00 3) W 0
                                                                                               25.00 09/24/99 00/00/00
```

```
ID: 0 NAME: RICHARDSON, LAURA
                                                     SVC ADDR: 717 VERNON ST
                                                                                               ZIP: 90806-2726
                                                                                                                COUNCIL: 06
 TOTAL DUE:
                   155.16 BILL TYPE: B
                                          BILL DATE: 11/03/06 NAICS: 000001 PREBILL CDS; G-3 W-3 R-3 S-3
                                                                                                                 READ DAY: 25
 PRIOR TRANS: 01) 11/03/06 15 GWSR
                                                                                                           .00
                                                                     02) 11/03/06 15 W 021
                                                  48.98
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 10/05/06 NOTICE AMT:
                                                                                                            .00
                                                                                                                 TAX CD: 0
 PRIOR CREDIT HIST: 10/05/06 REGULAR
                                          102.10 RATE: 6 ACT:
 WTR ADDL ALLOC:
                      O EXCESS USE CNT: O PERIOD ALLOC:
                                                                                    0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                               16 BANK ALLOC:
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
 GAS THERM FACTOR: 1.0274 COMMODITY RATE: 0.55240 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                      GAS LIFELINE: 130001
                                                                                                .00
 SVC ST WY
             DELINQ
                        BAL FWD
                                    CURRENT
                                                  TOTAL RT CD DAYS CC
                                                                         USE THRM/BNK
                                                                                           SVC CHG
                                                                                                        SALES
                                                                                                                    COST #M
 GAS
     0
               13.26
                            .00
                                      11.93
                                                                             8
                                                                                              5.26
                                                                                                         2.25
                                                                                                                          1
                                                  25.19
                                                         1 0 032 0
                                                                                      8
 WTR 0
               60.83
                            .00
                                      10.74
                                                                                                         1.52
                                                                                                                           1
                                                  71.57
                                                         1
                                                            0 032 0
                                                                                      0
                                                                                              9.22
 SWR D
                5.02
                             .00
                                       3.70
                                                                                                               SWR SIZE: 00
                                                   8.72
                                                         1 0 032 1
                                                                                              3.55
                                                                                                          . 15
 REF
               19.29
                             .00
                                      21.48
                                                  40.77
                                                        01 0 032
                                                                                              3.57
                                                                                                        17.91
                3.70
 TAX
                            .00
                                       1.13
                                                   4.83
                                                            GAS TAX:
                                                                           .59
                                                                                  WTR TAX:
                                                                                                 .54
 SPEC HND
                 .00
                            .00
                                       4.08
                                                   4.08
                      ON DATE
                                CUR DATE CD ES
                                                                                             PV-2 DATE CD ES
 SVC MTR NBR/SIZE
                                                 READ FACTOR
                                                              PV-1 DATE CD ES
                                                                                READ FACTOR
                                                                                                               READ FACTOR
                                 10/30/06 1
                                                                                               08/29/06 1
 GAS: 0275 028621
                      07/23/99
                                               0000680 1.000
                                                                09/28/06 1 SE 0000672 1.000
                                                                                                             0000663 1.000
 WTR: N48152152 00
                      07/23/99
                                 10/30/06 1
                                               0000985
                                                                09/28/06 1 SE 0000984
                                                                                                08/29/06 1
                                                                                                             0000958
                 00
                      07/23/99
                                 10/30/06 1
                                                                                                08/29/06 1
                                                                09/28/06 1
 REF:
                      07/23/99
                                 10/30/06 1
                                                                                                08/29/06 1
                                                                09/28/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0
                      15.00 09/24/99 00/00/00 2) G 0
                                                        35.00 09/24/99 00/00/00 3) W 0
                                                                                          25.00 09/24/99 00/00/00
```

```
TOTAL DUE: 327.79 BILL TYPE: G BILL DATE: 12/06/06 NAICS: 000001 PREBILL CDS: G-0 W-0 R-3 S-0 PRIOR TRANS: 01) 12/06/06 15 R S. EST 20.89 02) 12/05/06 FM 39 LT CHG 9.61
                                                                                              ZIP: 90806-2726
                                                                                                              COUNCIL: 06
                                                                                                               READ DAY: 25
                                                                                                               TAX CD: 0
  PRIOR CREDIT HIST: 12/05/06 SVC OFF
                                      110.19 RATE: 6 ACT:
  WTR ADDL ALLOC:
                    0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 BANK ALLOC:
                                                                                  O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
  REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
  GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
             DELINQ
  SVC ST WY
                        BAL FWD
                                   CURRENT
                                                 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG
                                                                                                       SALES
  GAS 1 F
               25.19
                                                                                          .00
                                                                                                                   .00 1
                          16.09
                                                                                                       .00
                                     .00
                                                 41.28
                                                        1
                                                              000
                                                                            0
                                                                                    0
  WTR 1 F
               71.57
                           31.85
                                                                                             .00
                                                                                                        .00
                                        .00
                                                103.42
                                                        1
                                                              000
                                                                            0
                                                                                     0
                                                                                                                         1
                                                              000 0
  SWR 1 F
               8.72
                           6.79
                                                                                                             SWR SIZE: 00
                                        .00
                                                 15.51
                                                        1
                                                                           0
                                                                                             .00
                                                                                                         .00
  REF 0
               40.77
                           .00
                                      20.89
                                                 61.66
                                                       01 0 031
                                                                                            3.47
                                                                                                    17.42
  TAX
               4.83
                           2.40
                                      .00
                                                                                             .00
                                                                          .00
                                                                                 WTR TAX:
                                                 7.23
                                                            GAS TAX:
                         .00
  SPEC HND
               4.08
                                       9.61
                                                 13.69
                           .00
                                       .00
  MISC GAS
               50.00
                                                 50.00
  MISC WTR
               35.00
                            .00
                                        .00
                                                 35.00
                      ON DATE CUR DATE CD ES
  SVC MTR NBR/SIZE
                                               READ FACTOR PV-1 DATE CD ES
                                                                              READ FACTOR
                                                                                            PV-2 DATE CD ES
  GAS: 0275 028621
                      07/23/99
                                12/04/06 1 SE 0000690 1.000
                                                               12/04/06 9 F 0000690 1.000
                                                                                              10/30/06 1
                                                                                                           0000680 1.000
  WTR: N48152152 00
                     07/23/99
                                12/04/06 1 SE 0000998
                                                                12/04/06 9 F
                                                                             0000998
                                                                                              10/30/06 1
                                                                                                            0000985
                                 12/04/06 1
                      07/23/99
                                                               12/04/06 9
                                                                                              10/30/06 1
  REF:
                      07/23/99
                                 11/30/06 1
                                                               10/30/06 1
                                                                                              09/28/06 1
  PAYMENTS: NO PAYMENTS
  DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0
                                                       35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
  ADJSTMTS: 1) 1 12/05/06 39 9.61
```

```
= = 1 ID: 0 NAME: RICHARDSON, LAURA
                                                                                            ZIP: 90806-2726
                                                                                                            COUNCIL: 06
                                                 SVC ADDR: 717 VERNON ST
 TOTAL DUE:
                   48.09 BILL TYPE: R BILL DATE: 01/08/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                                                                                                             READ DAY: 25
                                                                                                       .00
  PRIOR TRANS: 01) 01/08/07/15 GWSR
                                                                 02) 12/08/06 TN GWS COSTCN
                                             48:09
                                                                                                        .00
                                                                                                             TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                             NOTICE PENDING: 0 NOTICE DATE: 12/07/06 NOTICE AMT:
 PRIOR CREDIT HIST: 12/06/06 REMNANT
                                       87.63 RATE: 6 ACT: R 120706
 WTR ADDL ALLOC:
                     0 EXCESS USE CNT: 0 PERIOD ALLOC: 11 BANK ALLOC:
                                                                                 O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
 GAS THERM FACTOR: 1.0330 COMMODITY RATE: 0.73360 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                   GAS LIFELINE: 130001
                                                                                          .00
                                                TOTAL RT CD DAYS CC
                                                                                                                COST #M
  SVC ST WY DELINO
                     BAL FWD
                                   CURRENT
                                                                      USE THRM/BNK
                                                                                                     SALES
                                                                          9
                                                                                          3.62
                                                                                                     2.53
                                                                                                                6.60
                                                                                                                      1
 GAS 0
                                                                                   9
               .00
                         .00
                                    12.75
                                                12.75
                                                       1 6 022 0
                .00
                           .00
                                                                                   0
                                                                                                     4.68
  WTR O
                                                       1 6 022 0
                                                                          3
                                                                                          6.53
                                     11.21
                                                11.21
                                                                                                       54
                                                                                                           SWR SIZE: 00
  SWR
     0
                                                                                          2.84
                .00
                           .00
                                     3.38
                                                 3.38
                                                       1 6 022 1
  REF
                .00
                                                                                          3.25
                                                                                                     16.30
     0
                           .00
                                     19.55
                                                19.55
                                                          0 029
                                                                                            .56
  TAX
                                                                               WTR TAX:
                 .00
                                     1.20
                                                          GAS TAX:
                                                                         .64
                            .00
                                                 1.20
                                               READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
     MTR NBR/SIZE
                      ON DATE CUR DATE CD ES
                                                                                            12/04/06 1 SE 0000690 1.000
                     07/23/99
                                12/29/06 1
                                                             12/07/06 2
  GAS: 0275 028621
                                             0000699 1.000
                                                                           0000690 1.000
                     07/23/99
                                                                                            12/04/06 1 SE 0000998
  WTR: N48152152 00
                                12/29/06 1
                                                              12/07/06 2
                                                                           0000998
                                             0001001
                                                                                            12/04/06 1
                    07/23/99
                                12/29/06 1
                                                              12/07/06 2
                                                                                            10/30/06 1
                     07/23/99
                                12/29/06 1
                                                              11/30/06 1
  PAYMENTS: NO PAYMENTS
                    15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0
                                                                                    25.00 09/24/99 00/00/00
 DEPOSITS: 1) R 0
```

```
TOTAL DUE: NAME: RICHARDSON, LAURA
67.15 BILL TYPE: R
                                                                                                  ZIP: 90806-2726 COUNCIL: 06
                                                    SVC ADDR: 717 VERNON ST
                     67.15 BILL TYPE: R BILL DATE: 02/07/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                     READ DAY: 25
 PRIOR TRANS: 01) 02/07/07 15 GWSR S. EST 67.15
                                                                       02) 01/26/07 50
                                                                                               MAIL
                                                                                                            48.09+
                                                                                                                    TAX CD: 0
                                               NOTICE PENDING: 1 NOTICE DATE: 01/08/07 NOTICE AMT:
                                                                                                            .00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
 PRIOR CREDIT HIST: 01/08/07 REGULAR
                                         48.09 RATE: 6 ACT:
 WTR ADDL ALLOC:
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                       0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                      O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
 GAS THERM FACTOR: 1.0321 COMMODITY RATE: 0.66427 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00
                                                                                                         GAS LIFELINE: 130001
 SVC ST WY DELINO
                        BAL FWD
                                                                                             SVC CHG
                                                                                                            SALES
                                                                                                                        COST #M
                                     CURRENT
                                                   TOTAL RT CD DAYS CC
                                                                           USE THRM/BNK
                                                                                                            4.21
                                                                                                                        9.96
 GAS
                 .00
                            .00
                                       19.43
                                                          1 0 032 3
                                                                              15
                                                                                       15
                                                                                                5.26
                                                                                                                              1
                                                   19.43
 WTR O
                 .00
                                                                                                9.50
                                                                                                            9.54
                                                                                                                               1
                             .00
                                       19.04
                                                   19.04
                                                          1 0 032 3
                                                                               6
                                                                                        0
                 .00
                                                                                                            1.07
                                                                                                                  SWR SIZE: 00
 SWR 0
                             .00
                                                                                                4.13
                                        5.20
                                                    5.20
                                                         1 0 032 1
                             .00
 REF
      0
                 .00
                                                   21.56 01 0 032
                                                                                                           17.98
                                       21.56
                                                                                                3.58
                                                                                                   . 95
 TAX
                 .00
                             .00
                                        1.92
                                                    1.92
                                                              GAS TAX:
                                                                              .97
                                                                                    WTR TAX:
                       ON DATE
                                                                                                PV-2 DATE CD ES
                                                                                                                  READ FACTOR
      MTR NBR/SIZE
                                CUR DATE CD ES
                                                  READ FACTOR PV-1 DATE CD ES
 SVC
                                                                                READ FACTOR
                      07/23/99
                                 01/30/07 1 SE 0000714 1.000
                                                                12/29/06 1
                                                                                                  12/07/06 2
                                                                                                                0000690 1.000
 GAS: 0275 028621
                                                                                0000699 1.000
                                                                  12/29/06 1
                                                                                                  12/07/06 2
                                                                                                                0000998
 WTR: N48152152 00
                      07/23/99
                                  01/30/07 1 SE 0001007
                                                                                0001001
                      07/23/99
                                                                  12/29/06 1
                                                                                                  12/07/06 2
                                  01/30/07 1
                                                                                                  11/30/06 1
                      07/23/99
                                  01/30/07 1
                                                                  12/29/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0
                                                                                            25.00 09/24/99 00/00/00
                     15.00 09/24/99 00/00/00 2) G 0
                                                         35.00 09/24/99 00/00/00 3) W 0
```

```
=== | ID: 0 NAME: RICHARDSON, LAURA
                      : RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 17.64 BILL TYPE: R BILL DATE: 03/09/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                                                                                                  ZIP: 90806-2726 COUNCIL: 06
   TOTAL DUE:
                                                                                                                    READ DAY: 25
   PRIOR TRANS: 01) 03/09/07 15 GWSR
                                            50.49
                                                                        02) 03/07/07 50
                                                                                                MAIL
                                                                                                           100.00+
   SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                 NOTICE PENDING: 1 NOTICE DATE: 02/07/07 NOTICE AMT:
                                                                                                                    TAX CD: 0
   PRIOR CREDIT HIST: 02/07/07 REGULAR
                                             67.15 RATE: 6 ACT:
   WTR ADDL ALLOC:
                        O EXCESS USE CNT: O PERIOD ALLOC:
                                                              15 BANK ALLOC:
                                                                                       O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
   REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                    R-UNITS: 001
   GAS THERM FACTOR: 1.0264 COMMODITY RATE: 0.73877 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                .00
                                                                                                         GAS LIFELINE: 130001
   SVC ST WY
              DELINO
                          BAL FWD
                                      CURRENT
                                                    TOTAL RT CD DAYS CC · USE THRM/BNK
                                                                                             SVC CHG
                                                                                                           SALES
                                                                                                                       COST #M
   GAS 0
                  .00
                            32.85-
                                        11.04
                                                    21.81- 1 0 030 0
                                                                               6
                                                                                                4.93
                                                                                                            1.68
                                                                                                                       4.43
                                                                                                                             1
                                                                                        6
   WTR 0
                              .00
                   .00
                                        13.59
                                                    13.59
                                                           1 0 030 0
                                                                                        0
                                                                                                8.91
                                                                                                            4.68
                                                                                                                              1
   SWR 0
                   .00
                               .00
                                         4.41
                                                                                                3.87
                                                                                                             . 54
                                                                                                                  SWR SIZE: 00
                                                     4.41
                                                           1 0 030 1
                   .00
   REF
       0
                              .00
                                        20.22
                                                    20.22 01 0 030
                                                                                                3.36
                                                                                                           16.86
   TAX
                                                                                                   .68
                   .00
                               .00
                                                               GAS TAX:
                                                                                     WTR TAX:
                                         1.23
                                                     1.23
                                                                              .55
   SVC
                        ON DATE CUR DATE CD ES
        MTR NBR/SIZE
                                                   READ FACTOR PV-1 DATE CD ES
                                                                                  READ FACTOR
                                                                                                PV-2 DATE CD ES
                                                                                                                  READ FACTOR
   GAS: 0275 028621
                       07/23/99
                                   03/01/07 1
                                                 0000720 1.000
                                                                  01/30/07 1 SE 0000714 1.000
                                                                                                  12/29/06 1
                                                                                                                0000699 1.000
   WTR: N48152152 00
                       07/23/99
                                   03/01/07 1
                                                                                                  12/29/06 1
                                                                                                                0001001
                                                 0001010
                                                                   01/30/07 1 SE 0001007
   SWR:
                  00
                       07/23/99
                                   03/01/07 1
                                                                   01/30/07 1
                                                                                                  12/29/06 1
   REF:
                        07/23/99
                                   03/01/07 1
                                                                   01/30/07 1
                                                                                                  12/29/06 1
   PAYMENTS: NO PAYMENTS
   DEPOSITS: 1) R 0
                       15.00 09/24/99 00/00/00 2) G 0
                                                          35.00 09/24/99 00/00/00 3) W 0
                                                                                            25.00 09/24/99 00/00/00
   CUSTOMER COMMENTS: 12/08/06 COSTCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
```

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 71.91 BILL TYPE: R BILL DATE: 04/09/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 04/09/07 15 GWSR S. EST 50.27 02) 04/06/07 FM 39 LT CHG 4.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 03/09/07 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 03/09/07 REGULAR 17.64 RATE: 6 ACT:

```
WTR ADDL ALLOC:
                     0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                     0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                               15 BANK ALLOC:
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                  R-UNITS: 001
GAS THERM FACTOR: 1.0270 COMMODITY RATE: 0.73600 SWR ALLOC:
                                                                                                .00
                                                                0.000 LOW INCOME DISCOUNT:
                                                                                                       GAS LIFELINE: 130001
SVC ST WY
           DELINO
                       BAL FWD
                                   CURRENT
                                                 TOTAL RT CD DAYS CC
                                                                         USE THRM/BNK
                                                                                           SVC CHG
                                                                                                         SALES
                                                                                                                     COST #M
GAS 0
               .00
                                                                                                          1.97
                                                                                                                     5.15
                           .00
                                     11.89
                                                 11.89
                                                         1
                                                            0 029
                                                                   3
                                                                                      7
                                                                                              4.77
                                                                                                                            1
WTR 0
                                                                                                          4.68
             13.59
                            .00
                                     13.29
                                                                                      0
                                                                                              8.61
                                                 26.88
                                                         1
                                                            0 029
                                                                   3
                                                                             3
SWR
   0
              4.05
                                                                                                                SWR SIZE: 00
                           .00
                                      4.28
                                                                             3
                                                                                              3.74
                                                                                                            .54
                                                  8.33
                                                         1
                                                            0 029
                                                                  1
REF
    0
               .00
                                                                                                          16.30
                           .00
                                     19.55
                                                 19.55
                                                        01
                                                            0 029
                                                                                               3.25
TAX
               .00
                           .00
                                      1.26
                                                  1.26
                                                            GAS TAX:
                                                                            .59
                                                                                  WTR TAX:
                                                                                                  .67
SPEC HND
                .00
                           .00
                                      4.00
                                                  4.00
     MTR NBR/SIZE
SVC
                     ON DATE
                               CUR DATE CD ES
                                                                                              PV-2 DATE CD ES
                                                READ FACTOR PV-1 DATE CD ES
                                                                                READ FACTOR
                                                                                                                READ FACTOR
GAS: 0275 028621
                    07/23/99
                                03/30/07 1 SE 0000727 1.000
                                                                03/01/07 1
                                                                              0000720 1.000
                                                                                                01/30/07 1 SE 0000714 1.000
WTR: N48152152 00
                    07/23/99
07/23/99
                                03/30/07 1 SE 0001013
                                                                03/01/07 1
                                                                              0001010
                                                                                                01/30/07 1 SE 0001007
SWR:
               00
                                03/30/07 1
                                                                03/01/07 1
                                                                                                01/30/07 1
                    07/23/99
                                03/30/07 1
                                                                03/01/07 1
                                                                                                01/30/07 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                    15.00 09/24/99 00/00/00 2) G 0
                                                       35.00 09/24/99 00/00/00 3) W 0
                                                                                          25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 04/06/07 39
                                4.00
CUSTOMER COMMENTS: 12/08/06 COSTCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
                  12/07/06 C07PFL D6 PER PW FOR TN FOLLOW BUREAU'S POLICY
                  12/04/06 0260 PP TF ORDERED 12/01/06 19:17 BY CREDIT
                  11/28/06 CO7LKN PQ REM I HOLD NO LONGER ON COUNCIL
                  09/12/05 CO7LMM DB C/R 2GIVE NEW BILL DATE
                  09/01/05 COSAXC PM WR CMP 083105 12:00 SCE READ: 0000809
```

```
ID: 0 NAME: RICHARDSON, LAURA
                                                      SVC ADDR: 717 VERNON ST
                                                                                                 ZIP: 90806-2726
                                                                                                                  COUNCIL: 06
   TOTAL DUE:
                                           BILL DATE: 05/08/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                 158.62 BILL TYPE: B
                                                                                                                   READ DAY: 25
   PRIOR TRANS: 01) 05/08/07 15 GWSR
                                                                       02) 05/08/07 15 W 021
                                                                                                             .00
                                                82.71
   SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                 NOTICE PENDING: 1 NOTICE DATE: 04/09/07 NOTICE AMT:
                                                                                                                   TAX CD: 0
                                                                                                             .00
   PRIOR CREDIT HIST: 04/09/07 REGULAR
                                             54.27
                                                     RATE: 6 ACT:
   WTR ADDL ALLOC:
                        0 EXCESS USE CNT: 1 PERIOD ALLOC:
                                                                 15 BANK ALLOC:
                                                                                      O WTR SIZE: OO W-DWEL: 1
                                                                                                                   W-UNITS: 001
   REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
   GAS THERM FACTOR: 1.0261 COMMODITY RATE: 0.64750 SWR ALLOC: 0.383 LOW INCOME DISCOUNT:
                                                                                                        GAS LIFELINE: 130001
                                                                                                  .00
   SVC ST WY
                                                   TOTAL
                                                                                            SVC CHG
                                                                                                                      COST #M
              DELINO
                          BAL FWD
                                      CURRENT
                                                          RT CD DAYS CC
                                                                           USE THRM/BNK
                                                                                                          SALES
                              .00
   GAS
                                                                                                                      5.83
       0
                 11.89
                                        13.46
                                                    25.35
                                                           1
                                                             0 031 0
                                                                              9
                                                                                        9
                                                                                               5.10
                                                                                                           2.53
                                                                                                                            1
                              .00
   WTR
        0
                 26.88
                                        39.56
                                                    66.44
                                                           1
                                                              0 031 0
                                                                              17
                                                                                        0
                                                                                               9.21
                                                                                                          30.35
   SWR
        0
                  8.33
                              .00
                                         6.15
                                                   14.48
                                                           1
                                                              0 031 1
                                                                              12
                                                                                               4.00
                                                                                                           2.15
                                                                                                                 SWR SIZE: 00
   REF
        0
                 19.55
                              .00
                                        20.89
                                                          01
                                                                                               3.47
                                                                                                          17.42
                                                    40.44
                                                              0 031
   TAX
                 1.26
                              .00
                                         2.65
                                                    3.91
                                                              GAS TAX:
                                                                             .67
                                                                                    WTR TAX:
                                                                                                 1.98
                  4.00
                              .00
                                         4.00
                                                     8.00
        MTR NBR/SIZE
                        ON DATE
                                  CUR DATE CD ES
                                                  READ FACTOR PV-1 DATE CD ES
                                                                                  READ FACTOR
                                                                                               PV-2 DATE CD ES
   GAS: 0275 028621
                                                                                                 03/01/07 1
                                                                                                               0000720 1.000
                        07/23/99
                                   04/30/07 1
                                                 0000736 1.000
                                                                  03/30/07 1 SE 0000727 1.000
                                                                                                               0001010
   WTR: N48152152 00
                                                                                                 03/01/07 1
                       07/23/99
                                   04/30/07 1
                                                 0001030
                                                                  03/30/07 1 SE 0001013
                                                                                                 03/01/07 1
                  00
                       07/23/99
                                   04/30/07 1
                                                                  03/30/07 1
   REF:
                                                                                                 03/01/07 1
                        07/23/99
                                   04/30/07 1
                                                                  03/30/07 1
   PAYMENTS: NO PAYMENTS
   DEPOSITS: 1) R 0
                       15.00 09/24/99 00/00/00 2) G 0
                                                       35.00 09/24/99 00/00/00 3) W 0
                                                                                           25.00 09/24/99 00/00/00
   ADJSTMTS: 1) 1 05/07/07 39
                                  4.00
   CUSTOMER COMMENTS: 12/08/06 COSTCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
```

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 06/06/07 TIME: 08:45:12 WNDW: C TELLER: C1 RECPT: 005

CASH AMOUNT: 243.62 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:

TOTAL PYMT: 243.62 06/06/07 0845 ADDED UB0272 CREDIT

TOTAL DUE: 66.06 BILL TYPE: R BILL DATE: 06/07/07 NAICS: 000001 PREBILL CDS: G-0 W-0 R-3 S-0 READ DAY: 25 PRIOR TRANS: 01) 06/07/07 15 R S. EST 20.22 02) 06/06/07 PA RCC BANK 243.62 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 0 NOTICE DATE: 06/06/07 NOTICE AMT: 00 TAX CD: 0 PRIOR CREDIT HIST: 06/06/07 SVC OFF 132.55 RATE: 6 ACT: R 060607 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001 GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: 00 GAS LIFELINE: 130001

-					2002 20 0200000	5 L (5 T) (5 T) (1 T) (1 T)		62000000			0.2725-2522	222223	2020				0000	44.4
S	VC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT (D DAYS	CC	USE	THRM/B	NK SV	C CHG	SALES		COST	#M
G	AS	1	F	.00	14.85	.00	14.85	1	000		0		0	.00	.00		.00	1
W	TR	1	F	.00	23.53	.00	23.53		000		0		0	.00	.00			1
	WR	1	D	.00	5.54	.00	5.54		000	0	ñ		(T)	.00	.00		SIZE:	0.0
		-	E.					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		U	U						LUL.	00
	EF	0		.00	.00	20.22	20.22	01	0 030					3.36	16.86			
T	AX			.00	1.92	.00	1.92		GAS TA	X:	.00	WTR	TAX:	.00				
S	VC	N	TR	NBR/SIZE	ON DATE	CUR DATE CD ES	READ	FACTOR	PV-1	DATE	CD ES	READ	FACTOR	PV-2 DATE	CD ES	READ	FACT	OR
G	AS:	02	275	028621	07/23/99	06/05/07 1 SE		1.000		/05/0		0000745	1.000	04/30/07	1	0000736	1.0	00
W	TR:	N4	815	52152 00	07/23/99	06/05/07 1 SE	0001038		06	/05/0	7 9 F	0001038		04/30/07	1	0001030)	
S	WR:			00	07/23/99	06/05/07 1			06	/05/0	7 9			04/30/07	1			
R	EF:				07/23/99	05/30/07 1				/30/0				03/30/07	1			
P	AYM	ENT	CS:	NO PAYMEN'	TS													
D	EPO	SIT	S:	1) R O	15.00 09/24	4/99 00/00/00 2	G 0	35.00	09/24	/99 0	0/00/00	3) W 0	25.	00 09/24/99	00/00	/00		
~	TTOM	CHAT	777	DOMASTINATION OF	- / OF / OF - OO -	OF THE PERSON OF THE PERSON OF	mm a			an an T								

CUSTOMER COMMENTS: 06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT

```
ID: 0 NAME: RICHARDSON, LAURA
                                                     SVC ADDR: 717 VERNON ST
                                                                                               ZIP: 90806-2726
                                                                                                                COUNCIL: 06
   TOTAL DUE:
                    116.99 BILL TYPE: B BILL DATE: 07/09/07 NAICS: 000001
                                                                             PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                READ DAY: 25
                                                                     02) 07/06/07 FM 39
   PRIOR TRANS: 01) 07/09/07 15 GWSR
                                                                                         LT CHG
                                                                                                         4.00
                                                 46.93
                                                NOTICE PENDING: 1 NOTICE DATE: 06/07/07 NOTICE AMT:
                                                                                                                TAX CD: 0
   SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
   PRIOR CREDIT HIST: 06/07/07 REGULAR
                                          66.06 RATE: 6 ACT:
                                                                                     O WTR SIZE: OO W-DWEL: 1
   WTR ADDL ALLOC:
                        0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                              11 BANK ALLOC:
                                                                                                                 R-UNITS: 001
   REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                      GAS LIFELINE: 130001
   GAS THERM FACTOR: 1.0260 COMMODITY RATE: 0.73490 SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
                                                                                               .00
                                                                                                        SALES
                                                                                                                    COST #M
                                                                         USE THRM/BNK
                                                                                           SVC CHG
   SVC ST WY
              DELINO
                          BAL FWD
                                     CURRENT
                                                   TOTAL RT CD DAYS CC
                                                                             5
                                                                                             3.29
                                                                                                         1.40
                                                                                                                    3.67
                                                                                                                          1
   GAS 0
                14.85
                             .00
                                        8.36
                                                   23.21
                                                          1 6 020 0
                                                                                      5
   WTR 0
                23.53
                             .00
                                                         1 6 022 0
                                                                             5
                                                                                      0
                                                                                              6.53
                                                                                                         7.97
                                       14.50
                                                   38.03
   SWR 0
                 5.54
                                                                                              2.84
                                                                                                          . 54
                                                                                                              SWR SIZE: 00
                             .00
                                                   8.92
                                                          1 6 022 1
                                                                             3
                                        3.38
   REF
       0
                             .00
                                                   39.77
                                                                                              3.25
                                                                                                        16.30
                20.22
                                       19.55
                                                         01 0 029
   TAX
                 1.92
                             .00
                                        1.14
                                                 3.06
                                                             GAS TAX:
                                                                           .42
                                                                                  WTR TAX:
                                                                                                .72
   SPEC HND
                                                   4.00
                  .00
                              .00
                                        4.00
   SVC MTR NBR/SIZE
                        ON DATE CUR DATE CD ES
                                                 READ FACTOR PV-1 DATE CD ES
                                                                                READ FACTOR PV-2 DATE CD ES
                                                                                                               READ FACTOR
                                                                                               06/05/07 1 SE 0000745 1.000
   GAS: 0275 028621
                       07/23/99
                                  06/28/07 1
                                                0000750 1.000
                                                                06/08/07 2
                                                                              0000745 1.000
                                                                                               06/05/07 1 SE 0001038
   WTR: N48152152 00
                       07/23/99
                                  06/28/07 1
                                                0001043
                                                                 06/06/07 2
                                                                              0001038
                                                                                               06/05/07 1
   SWR:
                  00
                       07/23/99
                                                                 06/06/07 2
                                  06/28/07 1
                                  06/28/07 1
                                                                                               04/30/07 1
   REF:
                       07/23/99
                                                                 05/30/07 1
   PAYMENTS: NO PAYMENTS
                                                        35.00 09/24/99 00/00/00 3) W 0
                                                                                          25.00 09/24/99 00/00/00
   DEPOSITS: 1) R 0
                       15.00 09/24/99 00/00/00 2) G 0
   ADJSTMTS: 1) 1 07/06/07 39
                                 4.00
   CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
```

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 07/27/07 TIME: 09:45:12 WNDW: C TELLER: C1 RECPT: 007

CASH AMOUNT: 116.99 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:

TOTAL PYMT: 116.99 07/27/07 0945 ADDED UB0272 CREDIT

```
ID: 0 NAME: RICHARDSON, LAURA
                                                   SVC ADDR: 717 VERNON ST
                                                                                              ZIP: 90806-2726
                                                                                                               COUNCIL: 06
TOTAL DUE:
                   97.34 BILL TYPE: R BILL DATE: 08/07/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                                                                                                                READ DAY: 25
                                                                    02) 07/27/07 PAYRCC
                                                                                                       116.99#
PRIOR TRANS: 01) 08/07/07 15 GWSR
                                                                                            BANK
                                    S. EST 97.34
                                             NOTICE PENDING: 0 NOTICE DATE: 07/27/07 NOTICE AMT:
                                                                                                          .00
                                                                                                                TAX CD: 0
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
PRIOR CREDIT HIST: 07/09/07 BAL FWD
                                                  RATE: 6 ACT: 3 072307 R 072707
                                          50.93
                                                                                       WTR SIZE: 00 W-DWEL: 1
                                                                                                                W-UNITS: 001
                                                           16 BANK ALLOC:
                                                                                   0
WTR ADDL ALLOC:
                     O EXCESS USE CNT: 1 PERIOD ALLOC:
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                R-UNITS: 001
                                                  SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
GAS THERM FACTOR: 1.0224 COMMODITY RATE: 0.79462
                                                                                               .00
                                                                                                     GAS LIFELINE: 130001
                                                                       USE THRM/BNK 7
                                                                                         SVC CHG
                                                                                                                   COST #M
                                  CURRENT
                                                                                                       SALES
SVC ST WY DELINO
                       BAL FWD
                                                TOTAL RT CD DAYS CC
                                                                                                                         1
                                                                                                        1.97
                                                                                                                   5.56
                                                                                            5.26
GAS
    0
               .00
                           .00
                                    12.79
                                                12.79
                                                        1
                                                           0 032 3
                                                                                            9.50
                                                                                                       45.09
WTR
    0
               .00
                           .00
                                    54.59
                                                54.59
                                                        1
                                                           0 032
                                                                 3
                                                                           23
                                                                                     0
                                                                                                              SWR SIZE: 00
                                                                                                         .90
SWR
    0
               .00
                           .00
                                     5.03
                                                 5.03
                                                        1
                                                           0 032 1
                                                                           5
                                                                                            4.13
               .00
                           .00
                                                                                                       17.98
REF
                                    21.56
                                                21.56
                                                       01 0 032
                                                                                            3.58
                .00
                           .00
                                     3.37
                                                 3.37
                                                           GAS TAX:
                                                                          .64
                                                                                WTR TAX:
                                                                                              2.73
                     ON DATE
                                               READ FACTOR PV-1 DATE CD ES
                                                                              READ FACTOR
                                                                                            PV-2 DATE CD ES
                                                                                                              READ FACTOR
     MTR NBR/SIZE
                              CUR DATE CD ES
                    07/23/99
                                                               06/28/07 1
                                                                            0000750 1.000
                                                                                              06/08/07 2
                                                                                                            0000745 1.000
GAS: 0275 028621
                               07/30/07 1 SE 0000757 1.000
                                                                                              06/06/07 2
                                                                                                            0001038
WTR: N48152152 00
                                07/30/07 1 SE 0001066
                                                               06/28/07 1
                                                                            0001043
                    07/23/99
                                                               06/28/07 1
                                                                                              06/06/07 2
SWR:
               00
                    07/23/99
                                07/30/07 1
                                                                                              05/30/07 1
REF:
                                07/30/07 1
                                                               06/28/07 1
                    07/23/99
PAYMENTS: NO PAYMENTS
                                                      35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
                    15.00 09/24/99 00/00/00 2) G 0
DEPOSITS: 1) R 0
CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
```

TOTAL DUE: NAME: RICHARDSON, LAURA	SVC ADDR: 717 VERNON ST	ZIP: 90806-272	6 COUNCIL: 06
TOTAL DUE: 172.15 BILL TYPE: B BILL DAT	E: 09/06/07 NAICS: 000001	PREBILL CDS: G-3 W-3 R- 3 S-	3 READ DAY: 25
TOTAL DUE: 172.15 BILL TYPE: B BILL DAT PRIOR TRANS: 01) 09/06/07 15 GWSR	70.81 02) 09/05	/07 FM 39 LT CHG 4.0	0
SPEC HAND: U DEPOSIT HOLD: U CREDIT HOLD: NOT	TICE PENDING: 1 NOTICE DATE:	08/07/07 NOTICE AMT: .0	O TAX CD: 0
PRIOR CREDIT HIST: 08/07/07 REGULAR 97.34	RATE: 6 ACT:		
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIO	D ALLOC: 15 BANK ALLOC:	0 WTR SIZE: 00 W-DWEL:	
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 GAS THERM FACTOR: 1.0211 COMMODITY RATE: 0.58182	CITY BINS: 00 RENTAL BINS:		
		OME DISCOUNT: .00 GAS LIF THRM/BNK SVC CHG SALES	ELINE: 130001 COST #M
	23.60 1 0 029 0 7	7 4.77 1.97	
	88.35 1 0 029 0 15		
SWR 0 5.03 .00 4.46	9.49 1 0 029 1 4	3.74 .72	SWR SIZE: 00
REF 0 21.56 .00 19.55	9.49 1 0 029 1 4 41.11 01 0 029 5.60 GAS TAX: .54	3.25 16.30	
TAX 3.37 .00 2.23	5.60 GAS TAX: .54	WTR TAX: 1.69	
SPEC HND .00 .00 4.00	4.00		
		READ FACTOR PV-2 DATE CD ES	READ FACTOR
GAS: 0275 028621 07/23/99 08/28/07 1 000	0764 1.000 07/30/07 1 SE	0000757 1.000 06/28/07 1	0000750 1.000
WTR: N48152152 00 07/23/99 08/28/07 1 000 SWR: 00 07/23/99 08/28/07 1	07/30/07 1 SE	0001066 06/28/07 1 06/28/07 1	0001043
REF: 07/23/99 08/28/07 1	07/30/07 1	06/28/07 1	
PAYMENTS: NO PAYMENTS	0764 1.000 07/30/07 1 SE 07/30/07 1 SE 07/30/07 1 07/30/07 1	0000757 1.000 06/28/07 1 06/28/07 1 06/28/07 1 06/28/07 1	ž.
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G	0 35.00 09/24/99 00/00/00	3) W 0 25.00 09/24/99 00/00	/00
ADJSTMTS: 1) 1 09/05/07 39 4.00			
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		S	

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25.

=> SERVICE OFF Bill
10/5/07 - Reg/REMNANT Bill

```
ID: 0 NAME: /RICHARDSON, LAURA
                                                                                               ZIP: 90806-2726
                                                   SVC ADDR: 717 VERNON ST
                                                                                                               COUNCIL: 06
TOTAL DUE:
                                        BILL DATE: 10/03/07 NAICS: 000001
                  304.83 BILL TYPE: F
                                                                              PREBILL CDS: G-3 W-3 R- 0 S-3
                                                                                                                READ DAY: 25
                                             A7.68 02) 10/02/07-TF FFF 0260
NOTICE PENDING: 9 NOTICE DATE: 10/02/07 NOTICE AMT:
                                                                                                        85,00
PRIOR TRANS: 01) 10/03/07 15 GWS
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                                                                                TAX CD: 0
                                                                                                        182.34
PRIOR CREDIT HIST: 09/06/07 BAL FWD
                                          74.81
                                                 RATE: 6 ACT: 3 092007 8 092807 9 100207
WTR ADDL ALLOC:
                     0 EXCESS USE CNT:
                                       0 PERIOD ALLOC: 18 BANK ALLOC:
                                                                                   O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
GAS THERM FACTOR: 1.0184 COMMODITY RATE: 0.57719 SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
                                                                                             .00
                                                                                                     GAS LIFELINE: 130001
SVC ST WY
                                                                                          SVC CHG
                                                                                                        SALES
           DELINO
                       BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                        USE THRM/BNK
                                                                                                                    COST #M
GAS 0 F
             12.79
                         10.81
                                     11.76
                                                35.36
                                                           8 035 0
                                                                                     7
                                                                                             5.75
                                                                                                        1.97
                                                                                                                    4.04
                                                                                                                          1
                                                        1
WTR OF
             54.59
                         33.76
                                                           8 035 0
                                                                                     0
                                                                                            10.41
                                                                                                        18.06
                                     28.47
                                               116.82
                                                                           11
                                                        1
                                                                                                              SWR SIZE: 00
SWR OF
              5.03
                          4.46
                                     5.44
                                                14.93
                                                           8 035 9
                                                                            5
                                                                                             4.54
                                                                                                          .90
REF
   0
             21.56
                         19.55
                                      .00
                                                41.11
                                                       01
                                                                                              .00
                                                                                                          .00
                                                             000
                                                                                               1.42
TAX
              3.37
                          2.23
                                      2.01
                                                           GAS TAX:
                                                                          .59
                                                                                 WTR TAX:
                                                 7.61
SPEC HND
               .00
                          4.00
                                      .00
                                                 4.00
                          .00
MISC GAS
             50.00
                                      .00
                                                50.00
MISC WTR
             35.00
                           .00
                                       .00
                                                35.00
SVC MTR NBR/SIZE
                     ON DATE
                               CUR DATE CD ES
                                               READ FACTOR PV-1 DATE CD ES
                                                                               READ FACTOR PV-2 DATE CD ES READ FACTOR
GAS: 0275 028621
                    07/23/99
                                                                                               07/30/07 1 SE 0000757
                                                                                                                     1.000
                                10/02/07 9 F
                                             0000771 1.000
                                                               08/28/07 1
                                                                             0000764 1.000
WTR: N48152152 00
                    07/23/99
                                10/02/07 9 F
                                                               08/28/07 1
                                                                             0001081
                                                                                               07/30/07 1 SE 0001066
                                             0001092
SWR:
               00
                    07/23/99
                                10/02/07 9
                                                               08/28/07 1
                                                                                               07/30/07 1
REF:
                    07/23/99
                                08/28/07 1
                                                               07/30/07 1
                                                                                               06/28/07 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                    15.00 09/24/99 00/00/00 2) G 0
                                                    35.00 09/24/99 00/00/00 3) W 0
                                                                                         25.00 09/24/99 00/00/00
                                      2) 7 10/02/07 11 35.00
ADJSTMTS: 1) 9 10/02/07 11 50.00
```

CUSTOMER COMMENTS: 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT

```
WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
WTR ADDL ALLOC:
                      0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                  O BANK ALLOC:
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                      R-UNITS: 001
GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                  .00
                                                                                                           GAS LIFELINE: 130001
SVC ST WY DELINQ
                        BAL FWD
                                                                                 THRM/BNK
                                                                                              SVC CHG
                                                                                                             SALES
                                                                                                                         COST #M
                                     CURRENT
                                                   TOTAL RT CD DAYS CC
                                                                           USE
                                                                                                  .00
                                                                                                               .00
GAS 1 F
                .00
                                                                                0
                                                                                         0
                                                                                                                          .00
                                                                                                                               1
                            .00
                                         .00
                                                     .00
                                                                000
                                                           1
WTR 1 F
                             .00
                                                                                0
                                                                                         0
                                                                                                   .00
                                                                                                               .00
                .00
                                         .00
                                                     .00
                                                           1
                                                                000
                .00
                            .00
                                                                                                                    SWR SIZE: 00
SWR
    1 F
                                         .00
                                                     .00
                                                           1
                                                                000 0
                                                                                D
                                                                                                   .00
                                                                                                               .00
REF
    0
                .00
                            .00
                                       20.22
                                                   20.22
                                                          01 0 030
                                                                                                  3.36
                                                                                                             16.86
                                                                                                    .00
TAX
                .00
                                                               GAS TAX:
                                                                              .00
                                                                                     WTR TAX:
                             .00
                                        .00
                                                     .00
     MTR NBR/SIZE
                                                  READ FACTOR PV-1 DATE CD ES
                                                                                                  PV-2 DATE CD ES
                                                                                                                    READ FACTOR
                      ON DATE
                                CUR DATE CD ES
                                                                                  READ FACTOR
GAS: 0275 028621
                                 10/02/07 1 SE 0000771 1.000
10/02/07 1 SE 0001092
                     07/23/99
                                                                  10/02/07 9 F 0000771 1.000
                                                                                                   08/28/07 1
                                                                                                                  0000764 1.000
WTR: N48152152 00
                     07/23/99
                                                                  10/02/07 9 F 0001092
                                                                                                    08/28/07 1
                                                                                                                  0001081
                                                                                                    08/28/07 1
                     07/23/99
                                 10/02/07 1
                                                                  10/02/07 9
REF:
                                                                                                    07/30/07 1
                     07/23/99
                                 09/27/07 1
                                                                   08/28/07 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0
                                                         35.00 09/24/99 00/00/00 3) W 0
                                                                                             25.00 09/24/99 00/00/00
                     15.00 09/24/99 00/00/00 2) G 0
CUSTOMER COMMENTS: 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
                                  PP TF ORDERED 12/01/06 19:17 BY CREDIT
                   12/04/06 0260
```

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 10/04/07 TIME: 16:15:13 WNDW: C TELLER: C1 RECPT: 010

CASH AMOUNT: 304.83 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:

TOTAL PYMT: 304.83 10/04/07 1615 ADDED UB0272 CREDIT

```
ID: 0 NAME: RICHARDSON, LAURA
                                                                                                      ZIP: 90806-2726 COUNCIL: 06
                                                        SVC ADDR: 717 VERNON ST
  TOTAL DUE:
                      81.29 BILL TYPE: R BILL DATE: 11/05/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                        READ DAY: 25
  PRIOR TRANS: 01) 11/05/07 15 GWSR
                                                                                                                 4.00
                                                                          02) 11/02/07 FM 39
                                                                                                  LT CHG
                                             57.07
  SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                  NOTICE PENDING: 1 NOTICE DATE: 10/05/07 NOTICE AMT:
                                                                                                                        TAX CD: 0
  PRIOR CREDIT HIST: 10/05/07 REGULAR
                                              20.22 RATE: 6 ACT:
  WTR ADDL ALLOC:
                        0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                 12 BANK ALLOC:
                                                                                          O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
  REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: GAS THERM FACTOR: 1.0190 COMMODITY RATE: 0.56620 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIF
                                                                                                                        R-UNITS: 001
                                                                                                             GAS LIFELINE: 130001
  SVC ST WY
              DELINO
                                       CURRENT
                                                     TOTAL RT CD DAYS CC
                                                                             USE THRM/BNK
                                                                                                SVC CHG
                                                                                                               SALES
                                                                                                                           COST #M
                          BAL FWD
  GAS
                              .00
                                                                                                   3.95
                                                                                                                1.68
                                                                                                                           3.40
                                                                                                                                  1
      0
                  .00
                                         9.03
                                                                                  6
                                                                                           6
                                                      9.03
                                                             1 6 024 0
  WTR 0
                  .00
                                                                                           0
                                                                                                   7.83
                                                                                                               12.07
                               .00
                                         19.90
                                                     19.90
                                                             1
                                                                6 025 0
                                                                                                                      SWR SIZE: 00
  SWR 0
                  .00
                              .00
                                          4.56
                                                      4.56
                                                             1
                                                                6 025 1
                                                                                                   3.73
                                                                                                                . 83
  REF
      0
                20.22
                                                     42.35
                                                                                                   3.70
                                                                                                               18.43
                              .00
                                         22.13
                                                            01 0 032
                  .00
                                                                                                     1.00
  TAX
                                                                                       WTR TAX:
                               .00
                                                      1.45
                                                                GAS TAX:
                                                                                .45
                                         1.45
  SPEC HND
                  .00
                               .00
                                          4.00
                                                      4.00
       MTR NBR/SIZE
                        ON DATE
                                  CUR DATE CD ES
                                                  READ FACTOR PV-1 DATE CD ES
0000777 1.000 10/05/07 2
                                                                                     READ FACTOR
                                                                                                   PV-2 DATE CD ES
  GAS: 0275 028621
                       07/23/99
                                   10/29/07 1
                                                                                   0000771 1.000
                                                                                                     10/02/07 1 SE 0000771 1.000
                                   10/29/07 1
                                                                                                     10/02/07 1 SE 0001092
  WTR: N48152152 00
                       07/23/99
                                                  0001099
                                                                    10/04/07 2
                                                                                   0001092
  SWR:
                  00
                       07/23/99
                                   10/29/07 1
                                                                    10/04/07 2
                                                                                                     10/02/07 1
  REF:
                       07/23/99
                                   10/29/07 1
                                                                     09/27/07 1
                                                                                                      08/28/07 1
  PAYMENTS: NO PAYMENTS
                       15.00 09/24/99 00/00/00 2) G 0
                                                                                               25.00 09/24/99 00/00/00
  DEPOSITS: 1) R 0
                                                           35.00 09/24/99 00/00/00 3) W 0
  ADJSTMTS: 1) 1 11/02/07 39 4.00
  CUSTOMER COMMENTS: 10/08/07 CO5DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
```

```
ID: 0 NAME: RICHARDSON, LAURA
                                                  SVC ADDR: 717 VERNON ST
                                                                                              ZIP: 90806-2726
                                                                                                              COUNCIL: 06
                   182.70 BILL TYPE: B BILL DATE: 12/06/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                               READ DAY: 25
 PRIOR TRANS: 01) 12/06/07 15 GWSR
                                                                    02) 12/05/07 FM 39
                                   S. EST
                                              97.41
                                                                                        LT CHG
                                                                                                        4.00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                              NOTICE PENDING: 1 NOTICE DATE: 11/05/07 NOTICE AMT:
                                                                                                               TAX CD: 0
 PRIOR CREDIT HIST: 11/05/07 REGULAR
                                           61.07 RATE: 6 ACT:
 WTR ADDL ALLOC:
                      0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                   O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
                                                             15 BANK ALLOC:
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
 GAS THERM FACTOR: 1.0190 COMMODITY RATE: 0.69599 SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
                                                                                            .00
                                                                                                    GAS LIFELINE: 130001
 SVC ST WY DELINO
                       BAL FWD
                                                                                                                  COST #M
                                   CURRENT
                                                 TOTAL RT CD DAYS CC
                                                                       USE THRM/BNK SVC CHG
                                                                                                      SALES
 GAS
     0
               9.03
                            .00
                                     36.36
                                                 45.39
                                                        1 0 031 3
                                                                          31
                                                                                   32
                                                                                            5.10
                                                                                                       8.99
                                                                                                                 22.27
                                                                                                                        1
 WTR 0
              19.90
                            .00
                                     30.73
                                                        1 0 031 3
                                                                                    0
                                                                                            9.70
                                                                                                       21.03
                                                                                                                         1
                                                 50.63
                                                                           12
 SWR 0
               4.56
                            .00
                                      5.45
                                                 10.01
                                                        1 0 031 1
                                                                                            4.62
                                                                                                       .83
                                                                                                             SWR SIZE: 00
                                                                           4
 REF 0
              42.35
                            .00
                                     21.52
                                                 63.87 01 0 031
                                                                                            3.60
                                                                                                      17.92
 TAX
               1.45
                                                                                WTR TAX:
                                                                                             1.54
                            .00
                                      3.35
                                                  4.80
                                                           GAS TAX:
                                                                         1.81
 SPEC HND
               4.00
                            .00
                                      4.00
                                                  8.00
 SVC MTR NBR/SIZE
                      ON DATE CUR DATE CD ES
                                                READ FACTOR PV-1 DATE CD ES
                                                                              READ FACTOR PV-2 DATE CD ES
                                                                                                             READ FACTOR
 GAS: 0275 028621
                     07/23/99
                                11/29/07 1 SE 0000808 1.000
                                                              10/29/07 1
                                                                            0000777 1.000
                                                                                            10/05/07 2
                                                                                                           0000771 1.000
 WTR: N48152152 00
                                                                                              10/04/07 2
                     07/23/99
                                11/29/07 1 SE 0001111
                                                                             0001099
                                                                                                           0001092
                                                               10/29/07 1
 SWR:
                00
                     07/23/99
                                11/29/07 1
                                                                                              10/04/07 2
                                                               10/29/07 1
 REF:
                                11/29/07 1
                     07/23/99
                                                               10/29/07 1
                                                                                              09/27/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0
                     15.00 09/24/99 00/00/00 2) G 0
                                                      35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
 ADJSTMTS: 1) 1 12/05/07 39
                                4.00
 CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260
                                  PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT
```

```
= = ] ID: 0 NAME: RICHARDSON, LAURA
                                        SVC ADDR: 717 VERNON ST
                                                                                             ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE:
             -6.49 BILL TYPE: R BILL DATE: 01/10/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
                                                                                                              READ DAY: 25
 PRIOR TRANS: 01) 01/10/08 15 GWSR
                                                                   02) 01/09/08 CR REBL C07DXG
                                     121.20
                                                                                                       97.41-
             06) 12/18/07 50
                                     MAIL
                                               100.00-
                                                                    07) 12/06/07 15 GWSR
                                                                                            S. EST
                                                                                                       97.41
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                             NOTICE PENDING: 0 NOTICE DATE: 12/18/07 NOTICE AMT:
                                                                                                               TAX CD: 0
                                                                                                         .00
 PRIOR CREDIT HIST: 12/06/07 BAL FWD
                                      101.41 RATE: 6 ACT: R 121807 A 010908
                      O EXCESS USE CNT: O PERIOD ALLOC: 31 BANK ALLOC:
                                                                                      WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                                                  0
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                               R-UNITS: 001
 GAS THERM FACTOR: 1.0204 COMMODITY RATE: 0.69258 SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
                                                                                           .00
                                                                                                    GAS LIFELINE: 130001
 SVC ST WY DELINO
                                                                                                                 COST #M
                       BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                       USE THRM/BNK
                                                                                         SVC CHG
                                                                                                      SALES
 GAS 0
                .00
                         53.66-
                                                                                           10.36
                                                                                                       4.77
                                     26.90
                                                 26.76- 1 7 063 0
                                                                        17
                                                                                   17
                                                                                                                        1
 WTR 0
                .00
                          30.73-
                                     36.18
                                                 5.45 1 7 063 0
                                                                                           19.72
                                                                                                      16.46
                                                                                                                        1
                                                                          10
                                                                                    0
 SWR 0
                .00
                          5.45-
                                                                                                       1.86 SWR SIZE: 00
                                     11.25
                                                 5.80 1 7 063 1
                                                                           9
                                                                                            9.39
 REF
      0
                .00
                          21.52-
                                     43.72
                                                 22.20 01 7 063
                                                                                            7.31
                                                                                                      36.41
                                                 .20-
                                                                                             1.80
 TAX
                 .00
                          3.35-
                                      3.15
                                                           GAS TAX:
                                                                        1.35
                                                                               WTR TAX:
                     ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR 07/23/99 12/31/07 1 RB 0000794 1.000 10/29/07 1 0000777 1.000 10/05/07 2 0000771 1.000
     MTR NBR/SIZE
                     07/23/99
 GAS: 0275 028621
 WTR: N48152152 00
                    07/23/99
                                12/31/07 1 RB 0001109
                                                               10/29/07 1
                                                                                              10/04/07 2
                                                                                                           0001092
                                                                            0001099
                    07/23/99
                               12/31/07 1
                                                               10/29/07 1
                                                                                              10/04/07 2
                     07/23/99
                              12/31/07 1
                                                               10/29/07 1
                                                                                              09/27/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0
                                                    35.00 09/24/99 00/00/00 3) W 0
                                                                                        25.00 09/24/99 00/00/00
 ADJSTMTS: 1) 3 01/09/08 12 21.52- 2) 5 01/09/08 12 5.45-
                                                                                     3) 7 01/09/08 12 32.27-
                                                                                4-
          4) 3 01/09/08 12
                               38.17-
                                                5) 5 12/05/07 12
                                                                      4.00
 CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT
```

ID: 0 NAME:	RICHARDSON, LAU	RA	SVC AD	DR · 717 VERNO	N ST		ZTP - 9	0806-2726	COUNCIL: 06
TOTAL DUE:	68 57 BILL TYPE	· C.P. RTLL 1	DATE02/07/	ORED NATOR (OOOOO DRI	ERILL CDS - G	-3 W-3		READ DAY: 25
PRIOR TRANS: 01) 02/	07/08 15 GWSP	C FCT	50 00	OU MATCO. C	0 0001	EM 30	LT CHG	4.00	KEID DIII. DO
SPEC HAND: 0 DEPOSI	T HOLD. O CREDI	יים איסודי.	MOTTOE DENINT	NG. 1 NOTEG	DATE 01/1	IN AND MOTTO	ידי את שי		TAX CD: 0
PRIOR CREDIT HIST: 0	1/10/00 DEGITAR	I HOLD:	NOTICE BENDI	NG: I NOTICE	DAIE: UI/	10/08 NOTIC	E AMI.	. 00	TAK CD. U
PRIOR CREDIT HIST: U	1/10/08 REGULAR	6.4	49 RATE: 6	ACT:		a timp	0777 00	H DUDT 1	H IBITMG 001
WTR ADDL ALLOC:									
REF CONTAINERS: 64=0								ROLLOUT:	
GAS THERM FACTOR: 1		RATE: 0.77						GAS LIFELI	
		CURRENT	TOTAL RT	CD DAYS CC	USE THE	RM/BNK SV	C CHG	SALES	COST #M
GAS 0 .00	.00	14.47	14.47 1	0 030 3	9	9	4.93	2.53	7.01 1
WTR 0 5.45	.00	15.97	21.42 1	0 030 3	4	0	9.39	6.58	1
SWR 0 1.04	.00	5.30	6 34 1	0.030 1	4		4.47		WR SIZE: 00
REF 0 .00	.00	20.82	20.82 01	0.030			3.48	17.34	
TAX .00	.00	1.52	1.52	GAS TAX:	72	WTR TAX:	.80		
SPEC HND .00	.00	4.00	4.00	Olio IIII.					
		DATE CD ES		OR PV-1 DATE	CD ES RE	EAD FACTOR	PV-2 DAT	E CD ES R	EAD FACTOR
GAS: 0275 028621				00 12/31/0					0777 1.000
WTR: N48152152 00							10/20/	07 1 000	
	07/23/99 01/	30/00 1 55	0001113	12/31/0	77 I KB 000.	1109	10/29/	07 1 000	1099
SWR: 00	07/23/99 01/	30/08 1		12/31/0 12/31/0) / 1		10/29/		
REF:	07/23/99 01/	30/08 1		12/31/0	07 1		10/29/	0/1	
PAYMENTS: NO PAYMEN	TS								

```
ID: 0 NAME: RICHARDSON, LAURA
                                           SVC ADDR: 717 VERNON ST
                                                                                    ZIP: 90806-2726
                                                                                                   COUNCIL: 06
TOTAL DUE:
            40-30 BILL TYPE: R BILL DATE: 03/12/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                    READ DAY: 25
PRIOR TRANS: 01) 03/12/08 15 GWSR
                                       62.37
                                                             02) 03/12/08 15 W 021
                                                                                               .00
           06) 02/29/08-50
                                           68757-
                                                             07) 02/20/08 EW OLD 289 WSDNXP
                                                                                               .00
                                          121.20
           11) 01/10/08 15 GWSR
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                         NOTICE PENDING: 1 NOTICE DATE: 02/07/08 NOTICE AMT:
                                                                                               .00
                                                                                                    TAX CD: 0
PRIOR CREDIT HIST: 02/07/08 REGULAR
                                 62.08 RATE: 6 ACT: A 031108
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 30 BANK ALLOC:
                                                                          O WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                    R-UNITS: 001
GAS THERM FACTOR: 1.0239 COMMODITY RATE: 0.76816 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                  .00 GAS LIFELINE: 130001
SVC ST WY DELINQ
                    BAL FWD
                                           TOTAL RT CD DAYS CC
                                                                                                       COST #M
                               CURRENT
                                                                USE THRM/BNK
                                                                                             SALES
             .00
                      .00
GAS 0
                                 12.28
                                                 1 0 030 0
                                                                    7
                                                                                             1.97
                                                                                                       5.38
                                                                            7
                                                                                  4.93
                                                                                                             1
                                           12.28
                                                                                             .00
WTR O
              .00
                      15.97-
                                                 1 7 060 4
1 7 060 1
                                 18.78
                                            2.81
                                                                   0
                                                                            0
                                                                                  18.78
SWR 0
             .00
                                                                                              .00 SWR SIZE: 00
                      5.30-
                                 8.94
                                            3.64
                                                                   0
                                                                                   8.94
REF 0
             .00
                       .00
                                 20.82
                                           20.82 01 0 030
                                                                                   3.48
                                                                                             17.34
                                                                                    .94
TAX
              .00
                        .80-
                                 1.55
                                            .75
                                                     GAS TAX:
                                                                        WTR TAX:
                                                                  .61
   MTR NBR/SIZE
                   ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES
                                                                                                   READ FACTOR
                  07/23/99
GAS: 0275 028621
                                                                                   12/31/07 1 RB 0000794 1.000
                            02/29/08 1 0000810 1.000
                                                        01/30/08 1 SE 0000803 1.000
WTR: N51321832 00
                  07/23/99
                                                                                     02/19/08 6 00 0001109
                            02/29/08 1 RB 0000000
                                                        02/19/08 4 0000000
    N48152152 00
                  07/23/99
                            02/19/08 6 00 0001108
                                                        01/30/08 1 SE 0001113
                                                                                     12/31/07 1 RB 0001109
SWR:
                  07/23/99
                            02/29/08 1
                                                        12/31/07 1
                                                                                     10/29/07 1
REF:
                  07/23/99
                            02/29/08 1
                                                        01/30/08 1
                                                                                     12/31/07 1
PAYMENTS: NO PAYMENTS
25.00 09/24/99 00/00/00
```

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 119-29 BILL TYPE: R BILL DATE: 04/08/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
PRIOR TRANS: 01) 04/08/08 15 GWSR S. EST 74.99 02) 04/07/08 FM 39 LT CHG 4.00

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SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                                                                           .00
                                                                                                                 TAX CD: 0
                                             NOTICE PENDING: 1 NOTICE DATE: 03/12/08 NOTICE AMT:
PRIOR CREDIT HIST: 03/12/08 REGULAR
                                          40.30
                                                  RATE: 6 ACT:
                     0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                    0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
WTR ADDL ALLOC:
                                                              16 BANK ALLOC:
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                 R-UNITS: 001
GAS THERM FACTOR: 1.0250 COMMODITY RATE: 0.85778 SWR ALLOC: 0.145 LOW INCOME DISCOUNT:
                                                                                                .00
                                                                                                      GAS LIFELINE: 130001
                                                                                                                    COST
SVC ST WY
           DELINO
                       BAL FWD
                                   CURRENT
                                                TOTAL RT CD DAYS CC
                                                                        USE THRM/BNK
                                                                                          SVC CHG
                                                                                                        SALES
                                                                                                                    7.72
                                                                                                                          1
GAS
                                                                                             5.26
                                                                                                         2.53
   0
             12.28
                           .00
                                     15.51
                                                 27.79
                                                        1 0 032 3
                                                                            9
                                                                                     9
WTR 0
              2.81
                                                                                                        19.20
                                                                                                                           2
                           .00
                                     29.22
                                                                                     0
                                                 32.03
                                                           0 032
                                                                  3
                                                                           11
                                                                                            10.02
                                                                                                               SWR SIZE: 00
SWR 0
              3.64
                                                                                             4.77
                                                                                                         1.04
                           .00
                                      5.81
                                                 9.45
                                                        1
                                                           0 032 1
                                                                            5
REF
   0
                                                                                             3.71
                                                                                                        18.50
             20.82
                           .00
                                     22.21
                                                 43.03
                                                       01 0 032
               .75
TAX
                           .00
                                      2.24
                                                  2.99
                                                           GAS TAX:
                                                                           .78
                                                                                 WTR TAX:
                                                                                               1.46
SPEC HND
                .00
                           .00
                                      4.00
                                                  4.00
     MTR NBR/SIZE
                     ON DATE
                               CUR DATE CD ES
                                                READ FACTOR PV-1 DATE CD ES
                                                                               READ FACTOR PV-2 DATE CD ES
                                                                                                               READ FACTOR
                                                                                               01/30/08 1 SE 0000803 1.000
GAS: 0275 028621
                     07/23/99
                                04/01/08 1 SE 0000819 1.000
                                                               02/29/08 1
                                                                             0000810 1.000
                                                                02/29/08 1 RB 0000000
                                                                                               02/19/08 4
                                                                                                             0000000
WTR: N51321832 00
                    07/23/99
                                04/01/08 1 SE 0000011
                                                                                               12/31/07 1 RB 0001109
     N48152152 00
                    07/23/99
                                02/19/08 6 00 0001108
                                                               01/30/08 1 SE 0001113
SWR:
               00
                                                                                               12/31/07 1
                    07/23/99
                                04/01/08 1
                                                                02/29/08 1
REF:
                     07/23/99
                                04/01/08 1
                                                                02/29/08 1
                                                                                               01/30/08 1
PAYMENTS: NO PAYMENTS
                                                                                         25.00 09/24/99 00/00/00
                    15.00 09/24/99 00/00/00 2) G 0
                                                      35.00 09/24/99 00/00/00 3) W 0
DEPOSITS: 1) R 0
ADJSTMTS: 1) 1 04/07/08 39
                                4.00
CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                  10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                  10/02/07 0260
                                  PP TF ORDERED 10/02/07 19:20 BY CREDIT
                  06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                  06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                  06/05/07 0260
                                 PP TF ORDERED 06/04/07 19:19 BY CREDIT
```

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TO. O MAME. TOTTTTTED MODDIC

```
GAS 0
                .00
                         194.28-
                                      26.28
                                                  168.00- 1 7 061 0
                                                                             14
                                                                                       14
                                                                                               10.03
                                                                                                                       12.32
WTR 0
                .00
                            .00
                                      25.67
                                                  25.67
                                                          1 7 061 0
                                                                                               19.09
                                                                                                             6.58
                                                                                                                                2
                                                                              4
                                                                                        0
SWR 0
                .00
                            .00
                                                         1 7 061 1
                                      9.92
                                                                                                             .83 SWR SIZE: 00
                                                   9.92
                                                                                                9.09
REF 0
                .00
                            .00
                                      42.34
                                                  42.34 01 7 061
                                                                                                 7.08
                                                                                                            35.26
TAX
                .00
                            .00
                                       2.60
                                                   2.60
                                                              GAS TAX:
                                                                            1.32
                                                                                    WTR TAX:
                                                                                                 1.28
                     ON DATE CUR DATE CD ES
SVC MTR NBR/SIZE
                                                 READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES
                                                                                                                   READ FACTOR
GAS: 0275 028621
                     07/23/99
                                 04/30/08 1 0000824 1.000
                                                                  02/29/08 1 0000810 1.000
                                                                                                   01/30/08 1 SE 0000803 1.000
                                                                  02/29/08 1 RB 0000000
01/30/08 1 SE 0001113
02/29/08 1
02/29/08 1
                                 04/30/08 1 RB 0000004
02/19/08 6 00 0001108
WTR: N51321832 00
                     07/23/99
                                                                                                   02/19/08 4 0000000
                     07/23/99
07/23/99
     N48152152 00
                                                                                                   12/31/07 1 RB 0001109
                00
                                 04/30/08 1
                                                                                                   12/31/07 1
REF:
                     07/23/99
                                 04/30/08 1
                                                                                                   01/30/08 1
PAYMENTS: NO PAYMENTS
                                                                                            25.00 09/24/99 00/00/00
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0
ADJSTMTS: 1) 3 05/08/08 12 22.21- 2) 5 05/08/08 12 5.81- 5- 3) 7 05/08/08 12 30.68-
4) 3 05/08/08 12 16.29- 5) 5 04/07/08 12 4.00 5-
                                                                                                                           11-
CUSTOMER COMMENTS: 05/06/08 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
```

```
ID: 0 NAME: RICHARDSON, LAURA
                                                SVC ADDR: 717 VERNON ST
                                                                                           ZIP: 90806-2726
                                                                                                           COUNCIL: 06
                33-51 BILL TYPE: R BILL DATE: 06/06/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
TOTAL DUE:
                                                                                                            READ DAY: 25
PRIOR TRANS: 01) 06/06/08 15 GWSR
                                 S. EST 53.96
                                                            02) 05/09/08 JE 29 SVCADJ
                                                                                                       .00
                                           NOTICE PENDING: 1 NOTICE DATE: 05/09/08 NOTICE AMT:
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD:
                                                                                                       .00
                                                                                                            TAX CD: 0
                   09/08 REGULAR 87.47- RATE: 5 ACT: EXCESS USE CNT: 0 PERIOD ALLOC: 15
PRIOR CREDIT HIST: 05/09/08 REGULAR
                                                        15 BANK ALLOC:
                                                                                 O WTR SIZE: OO W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
GAS THERM FACTOR: 1.0221 COMMODITY RATE: 1.03760 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                         .00
                                                                                                  GAS LIFELINE: 130001
SVC ST WY DELINO
                      BAL FWD
                                                                   USE THRM/BNK
                                                                                      SVC CHG
                                                                                                    SALES
                                                                                                               COST #M
                                 CURRENT
                                              TOTAL RT CD DAYS CC
              .00
GAS 0
                        87.47-
                                   14.23
                                               73.24- 1 0 030 3
                                                                         7
                                                                                 7
                                                                                         4.93
                                                                                                     2.04
                                                                                                               7.26
                                                                                                                      1
                          .00
                                                                                                                      2
WTR 0
               .00
                                   12.68
                                               12.68
                                                     1 0 030 3
                                                                         2
                                                                                  0
                                                                                         9.39
                                                                                                     3.29
                                                                                                          SWR SIZE: 00
SWR 0
               .00
                          .00
                                    4.88
                                               4.88
                                                      1 0 030 1
                                                                         2
                                                                                         4.47
                                                                                                      .41
REF 0
               .00
                         .00
                                                                                                    17.34
                                   20.82
                                               20.82 01 0 030
                                                                                         3.48
                                                                                            .63
TAX
               .00
                          .00
                                    1.35
                                               1.35
                                                         GAS TAX:
                                                                        .72
                                                                              WTR TAX:
    MTR NBR/SIZE
                    ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR
                                                                                         PV-2 DATE CD ES
GAS: 0275 028621
                   07/23/99
                              05/30/08 1 SE 0000831 1.000
                                                             04/30/08 1
                                                                         0000824 1.000
                                                                                           02/29/08 1
                                                                                                        0000810 1.000
WTR: N51321832 00
                                                                                           02/29/08 1 RB 0000000
                   07/23/99
                               05/30/08 1 SE 0000006
                                                             04/30/08 1 RB 0000004
                                                                                           12/31/07 1 RB 0001109
                   07/23/99
                                                             01/30/08 1 SE 0001113
    N48152152 00
                              02/19/08 6 00 0001108
                                                                                           02/29/08 1
                               05/30/08 1
SWR:
                   07/23/99
                                                             04/30/08 1
REF:
                                                                                           02/29/08 1
                   07/23/99
                               05/30/08 1
                                                             04/30/08 1
PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0
                                                                                     25.00 09/24/99 00/00/00
```

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP:	90806-2726 COUNCIL: 06
TOTAL DUE: 46.46 BILL TYPE: R BILL DATE: 07/08/08 NAICS: 000001 PREBILL CDS: G-3 W-3	
DETAIL DUE. 01 07 00 10 11 07 00 10 11 07 00 10 11 07 00 00 00 10 10 10 10 10 10 10 10 10 10	5.5. S S S S S S S S S S S S S S S S S S
PRIOR TRANS: 01) 07/08/08 15 GWSR 79.97. 02) 06/06/08 JE 29 SVCADJ	.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 06/06/08 NOTICE AMT:	.00 TAX CD: 0
PRIOR CREDIT HIST: 06/06/08 REGULAR 33.51- RATE: 5 ACT:	
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 0	
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001	ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0211 COMMODITY RATE: 1.10375 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00	GAS LIFELINE: 130001
SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG	SALES COST #M
GAS 0 .00 33.51- 12.08 21.43- 1 0 031 0 5 5 5.10	1.46 5.52 1
WTR 0 .00 .00 36.22 36.22 1 0 031 0 15 0 9.70	26.52 1
SWR 0 .00 .00 7.73 7.73 1 0 031 1 15 4.62	3.11 SWR SIZE: 00
REF 0 .00 .00 21.52 21.52 01 0 031 3.60	17.92
TAX .00 .00 2.42 2.42 GAS TAX: .60 WTR TAX: 1.82	2.1.22
+ 1.02 .00 .00 2.42 2.42 GAS IAC00 WIN IM.	

a a second a

READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR SVC MTR NBR/SIZE ON DATE CUR DATE CD ES GAS: 0275 028621 05/30/08 1 SE 0000831 1.000 04/30/08 1 0000824 1.000 07/23/99 06/30/08 1 0000836 1.000 07/23/99 07/23/99 06/30/08 1 06/30/08 1 06/30/08 1 05/30/08 1 SE 0000006 05/30/08 1 04/30/08 1 RB 0000004 WTR: N51321832 00 0000021 04/30/08 1 00 REF: 07/23/99 05/30/08 1 04/30/08 1 PAYMENTS: NO PAYMENTS

25.00 09/24/99 00/00/00

TOTAL DUE: PRIOR TRANS: 01) 08 SPEC HAND: 0 DEPOS PRIOR CREDIT HIST: WTR ADDL ALLOC: REF CONTAINERS: 64=	/06/08 15 GWSR S. EST IT HOLD: 0 CREDIT HOLD: NOT 07/08/08 REGULAR 46.46 0 EXCESS USE CNT: 1 PERIO 00 100=01 300=00 OWNER BIN= 00 1.0171 COMMODITY RATE: 1.24324 BAL FWD CURRENT .00 15.67 .00 46.89 .00 7.78 .00 20.82 .00 3.13	TE: 08/06/08 NAICS: 000001 PF 94.29 02)07/29/08 PICE PENDING: 1 NOTICE DATE: 07/ RATE: 5 ACT: D ALLOC: 15 BANK ALLOC: C CITY BINS: 00 RENTAL BINS: 00 4 SWR ALLOC: 0.529 LOW INCOME TOTAL RT CD DAYS CC USE TH 15.67 1 0 030 3 7 46.89 1 0 030 3 19 7.78 1 0 030 3 19 7.78 1 0 030 1 16 20.82 01 0 030 3.13 GAS TAX: .78 READ FACTOR PV-1 DATE CD ES F 00843 1.000 06/30/08 1 000	0 WTR SIZE: 00 W-I 0 RECYCLE BINS: 001 ROLI E DISCOUNT: .00 GAS HRM/BNK SVC CHG 7 4.93 0 9.39 4.47 3.48 WTR TAX: 2.35 READ FACTOR PV-2 DATE CL 00836 1.000 05/30/08 1	3 S-3 READ DAY: 25 46.4600 TAX CD: 0 DWEL: 1 W-UNITS: 001 LOUT: R-UNITS: 001 SALES COST #M 2.04 8.70 1 37.50 1 3.31 SWR SIZE: 00 17.34 DES READ FACTOR 1 SE 0000006
		#s 22		

iš

e F

\$53.74

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

GAS READ: WATER READ: REFUSE:	07/30/08 (07/30/08 (07/30/08 (08/28/08	29 29 29	0843 0040		0847 0045		4 X 1.0179 5	4
SEWER:	07/30/08		29					5	• 0
***	*****	*** CALCI	TATT	ON OF T	OTAI	I AMOUNT	DUE	*****	****
GAS SERVICE	CHARGE:		29	DAYS	@	0.16440	=	4.77	
BASELINE USA	GE:		4	THERMS	@	0.29190	=	1.17	
COST OF GAS:			4	THERMS	@	0.91580	=	3.66	\$9.60
WATER SERVIC				DAYS	@	0.31300		9.08	
TIER I USAGE	:		5	USAGE	@	1.64600	=	8.23	\$17.31
UTILITY USE	TAX:	(\$9.60	+ \$1	7.31)	@	0.05000	=		\$1.35
REFUSE SERVI	CE CHARGE:		29	DAYS	@	0.69380	=		\$20.12
SEWER SERVIC	E CHARGE:		29	DAYS	@	0.14900	=	4.32	
SEWER USAGE:			5	USAGE	@	0.20700	=	1.04	\$5.36
TOTA	L AMOUNT DI	Æ:				E 145 E	•1	\$53.7	4

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

⁻⁻ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE

^{~~} WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$43.77

CORRECTED, REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

GAS READ: WATER READ: REFUSE: SEWER:	08/28/08 08/28/08 08/28/08 08/28/08	10/30/08 10/30/08	63 63 63	0847 0045		0858 0053		11 X 1.01 8	.85 11
***	*****	*** CALCU	LATI	ON OF T	OTA	L AMOUNT	DUE	******	*****
GAS SERVICE O BASELINE USAG COST OF GAS:			11	DAYS THERMS THERMS		0.16440 0.28504 0.73634	=	10.36 3.14 8.10	\$21.60
WATER SERVICE TIER I USAGE:				DAYS USAGE	@	0.33460 1.75970		21.08 14.08	\$35.16
UTILITY USE T	AX:	(\$21.60	+ \$3	5.16)	@	0.05000	=		\$2.84
REFUSE SERVIC	E CHARGE:		63	DAYS	@	0.71140	=		\$44.82
SEWER SERVICE SEWER USAGE:	CHARGE:	±		DAYS USAGE	@	0.16280 0.22587		10.26	\$12.07
CURRENT BILL	SUBTOTAL:								\$116.49
PAYMENT	OUNT DUE: RECEIVED: MENT CHAR			1	0/1	6/08	=	53.74 132.46- 6.00	\$72.72-
TOTAL	AMOUNT D	ΟΈ:			Ţ	2 2	-	\$43	.77

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

YOUR GAS/REFUSE RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/08. YOUR WATER/SEWER RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/08.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS

\$70.07

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

*GAS READ:

80 80 71-E

> NAME: RICHARDSON, LAURA BILL PREPARED: 12/05/08 ADDRESS: 717 VERNON ST NEXT METER READ: 12/31/08
> YOUR ACCOUNT: __= _= _= _ BUSINESS OFFICE: (562) 570-5700
> PAST DUE ON: 12/20/08 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 01/06/09 *

*GAS READ: 10/30/08 12/02/08 *WTR READ: 10/30/08 12/02/08 REFUSE: 10/30/08 12/02/08 SEWER: 10/30/08 12/02/08	33 33 33	0858 0053		0866 0059		8 X 6	1.0190) 8
******* CALCU	LATI	ON OF TO	IATC	L AMOUNT	DUE		*****	****
GAS SERVICE CHARGE: BASELINE USAGE: COST OF GAS:	8	DAYS THERMS THERMS		0.16440 0.27700 0.69861	= 1	2	.43 .22 .59	\$13.24
WATER SERVICE CHARGE: TIER I USAGE: TIER II USAGE:	5	DAYS USAGE USAGE		0.36000 1.89300 2.10300	=	9	.88 .47 .10	\$23.45
UTILITY USE TAX: (\$13.24	+ \$2	3.45)	@	0.05000	=			\$1.83
REFUSE SERVICE CHARGE:	33	DAYS	0	0.73180	=:			\$24.15
SEWER SERVICE CHARGE: SEWER USAGE:		DAYS USAGE	@	0.17900 0.24800			.91 .49	\$7.40
TOTAL AMOUNT DUE:							\$70.0	07

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

⁻⁻ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS -- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$45.73

16 X 1.0195

16

CORRECTED, REGULAR BILL

0874

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

GAS READ:

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: 5 5 6 03/03/09
PAST DUE ON: 01/27/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 02/05/09 *

0858

	10/30/08			0053		0057		4	
	10/30/08							4	
****	******	*** CALC	ULATIO	ON OF T	ATO	L AMOUNT	DUE	*****	*****
GAS SERVICE CH BASELINE USAGE				DAYS	@	0.16440		10.19	
COST OF GAS:	5:			THERMS		0.69089		11.05	\$25.67
WATER SERVICE TIER I USAGE:	CHARGE:			DAYS USAGE	0	0.36000		22.32 7.57	\$29.89
UTILITY USE TA	AX:	(\$25.67	+ \$2	9.89)	@	0.05000			\$2.78
REFUSE SERVICE	E CHARGE:		62	DAYS	@	0.73180	=		\$45.37
SEWER SERVICE SEWER USAGE:	CHARGE:			DAYS USAGE	@	0.17900 0.24800		11.10	\$12.09
CURRENT BILL S	SUBTOTAL:								\$115.80
PRIOR AMO PAYMENT I PAYMENT I	RECEIVED:			1	2/0	2/08	-	43.77 43.77- 70.07-	\$70.07
	AMOUNT D	anav				2.11.00.20	w.	\$45	. 73

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

10/30/08 12/31/08 62

\$103.85

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

> NAME: RICHARDSON, LAURA BILL PREPARED: NEXT METER READ: 02/06/09 ADDRESS: 717 VERNON ST NEXT METER READ: 03/03/09
> YOUR ACCOUNT: BUSINESS OFFICE: (562) 570-5700
> PAST DUE ON: 02/21/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 03/09/09 *

*GAS READ: *WTR READ: REFUSE: SEWER:	12/31/08 0 12/31/08 0 12/31/08 0 12/31/08 0	1/30/09	30 30 30 30	0874 0057		0882 0057		8 X 1.02 0	210 8
	*****	** CALCUL	ATI	ON OF T	TOTAL	AMOUNT	DUE	*****	****
GAS SERVIO BASELINE U COST OF GA			8	DAYS THERMS	S @	0.16440 0.27700 0.70897	=	4.93 2.22 5.67	\$12.82
WATER SERV	VICE CHARGE:		30	DAYS	@	0.36000	=	10.80	\$10.80
UTILITY US	SE TAX:	(\$12.82 +	\$10	0.80)	@	0.05000			\$1.18
REFUSE SEI	RVICE CHARGE:		30	DAYS	@	0.73170	=		\$21.95
SEWER SERV	VICE CHARGE:		30	DAYS	@	0.17900	=	5.37	\$5.37
CURRENT B	ILL SUBTOTAL:								\$52.12
	R AMOUNT DUE: PAYMENT CHARG	E:				/09 /09	=	45.73 6.00	\$51.73
TO	OTAL AMOUNT DU	JE:					•	\$10	3.85

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

\$173.81

DELINQUENT BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551 Lucicia

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: BUSINESS OFFICE: 03/10/09
NEXT METER READ: 05/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ: 01/30/09 WATER READ: 01/30/09 REFUSE: 01/30/09 SEWER: 01/30/09	03/03/09 03/03/09	32 32 32 32	0882 0057		0892 0060		10 X 3	1.025	6 10
*******	*** CALCUL	ATI	ON OF TO	ATC	L AMOUNT	DUE	****	*****	*****
GAS SERVICE CHARGE: BASELINE USAGE: COST OF GAS:	th.	32 10 10		@ @	0.16440 0.27785 0.70027	=	2	.26 .78 .00	\$15.04
WATER SERVICE CHARGE: TIER I USAGE:			DAYS USAGE	@	0.36000 1.89300			.52	\$17.20
UTILITY USE TAX:	(\$15.04 +	\$1	7.20)	@	0.05000	=			\$1.61
REFUSE SERVICE CHARGE:		32	DAYS	@	0.73160	=			\$23.41
SEWER SERVICE CHARGE: SEWER USAGE:			DAYS USAGE	@	0.17900 0.24800		5	.73 .74	\$6.47
CURRENT BILL SUBTOTAL:									\$63.73
DELINQUENT AMOUNT LATE PAYMENT CHAR						=	103. 6.	85 23	\$110.08
TOTAL AMOUNT D	UE:			•	(a) (b)			\$173.	81

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 03/31/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 04/07/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

* * * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * * *

WATER DAILY USAGE DAILY USAGE USAGE DAYS IN 100 CU FT IN GALLONS GAS DAILY USAGE USAGE DAYS IN THERMS LAST YEAR: 16 60 .27 THIS YEAR: 18 62 .29

YOUR GAS RATE REFLECTS A RATE CHANGE EFFECTIVE 03/01/09.

- -- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
- -- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$53.32

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

> NAME: RICHARDSON, LAURA BILL PREPARED: 04/08/09 ADDRESS: 717 VERNON ST NEXT METER READ: 05/01/09
> YOUR ACCOUNT: 5 BUSINESS OFFICE: (562) 570-5700
> PAST DUE ON: 04/23/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 05/06/09 *

*GAS READ: *WTR READ:		04/01/09 04/01/09		0892 0060		0899 0062		7 X	1.02	50	7
REFUSE:	03/03/09	04/01/09	29	0000		0002		्री			
SEWER:		04/01/09						2			
* *	*****	**** CALC	ULATIO	ON OF TO	ATC	L AMOUNT	DUE	* * *	****	****	
GAS SERVICE	CHARGE:		29	DAYS	@	0.16440	=		4.77		
BASELINE US	SAGE:		7	THERMS	@	0.29060	=		2.03		
COST OF GAS	3:		7	THERMS	@	0.58800	=		4.12	\$10.	.92
WATER SERVI	CE CHARGE:		29	DAYS	@	0.36000	=	1	0.44		
TIER I USAG	SE:		2	USAGE	@	1.89300	=		3.79	\$14	.23
UTILITY USE	TAX:	(\$10.92	+ \$1	4.23)	@	0.05000	=			\$1.	.26
REFUSE SERV	ICE CHARGE	:	29	DAYS	@	0.73170	=			\$21	.22
SEWER SERVI	CE CHARGE:		29	DAYS	@	0.17900	=		5.19		
SEWER USAGE	::		2	USAGE	@	0.24800	=		.50	\$5.	69
тот	TAIL AMOUNT	DUE:							\$53	32	

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

⁻⁻ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$132.86

DELINQUENT BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA ADDRESS: 717 VERNON ST YOUR ACCOUNT:

BILL PRBPARED: 05/07/09 NEXT METER READ: 07/01/09 BUSINESS OFFICE: (562) 570-5700

GAS READ: 04/01/09 05/01 WATER READ: 04/01/09 05/01 REFUSE: 04/01/09 05/01 SEWER: 04/01/09 05/01	/09 30 0062 /09 30		6 X 1.020	0 6
*******	ALCULATION OF T	OTAL AMOUNT	DUE *******	*****
GAS SERVICE CHARGE: BASELINE USAGE: COST OF GAS:	30 DAYS 6 THERMS 6 THERMS		= 1.74	\$8.53
WATER SERVICE CHARGE: TIER I USAGE: TIER II USAGE:	30 DAYS 5 USAGE 6 USAGE	@ 0.36000 @ 1.89300 @ 2.10300	= 9.47	\$32.89
UTILITY USE TAX: (\$8	.53 + \$32.89)	@ 0.05000		\$2.07
REFUSE SERVICE CHARGE:	30 DAYS	@ 0.73170	=	\$21.95
SEWER SERVICE CHARGE: SEWER USAGE:	30 DAYS 11 USAGE	@ 0.17900 @ 0.24800		\$8.10
CURRENT BILL SUBTOTAL:				\$73.54
DELINQUENT AMOUNT DUE: LATE PAYMENT CHARGE:			= 53.32 = 6.00	\$59.32
TOTAL AMOUNT DUE: .			. \$132.	86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 05/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 06/05/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON MONDAY 06/01/09.

DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.

IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE SERVICE IS RESTORED.

\$132.86

SHUTOFF NOTICE

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 8S 71-E

NAME: RICHARDSON, LAURA

ADDRESS: 717 VERNON ST
YOUR ACCOUNT: ST
* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 06/01/09 * * *

GAS READ: 04/01/09 05/01/09 30 0899 0905 6 X 1.0200 WATER READ: 04/01/09 05/01/09 30 0062 0073 11 04/01/09 05/01/09 30 REFUSE: SEWER: . 04/01/09 05/01/09 30 ******** CALCULATION OF TOTAL AMOUNT DUE ********** GAS SERVICE CHARGE: 30 DAYS @ 0.16440 = BASELINE USAGE: 6 THERMS @ 0.29060 = 1.74 COST OF GAS: 6 THERMS @ 0.30950 = \$8.53 1.86 WATER SERVICE CHARGE: 30 DAYS @ 0.36000 = 10.80 TIER I USAGE: 5 USAGE @ 1.89300 = 9.47 TIER II USAGE: 6 USAGE @ 2.10300 = 12.62 \$32.89 UTILITY USE TAX: (\$8.53 + \$32.89)@ 0.05000 = \$2.07 REFUSE SERVICE CHARGE: 30 DAYS 0.73170 =\$21.95 SEWER SERVICE CHARGE: 30 DAYS 0.17900 =5.37 SEWER USAGE: 11 USAGE @ 0.24800 = 2.73 \$8.10 CURRENT BILL SUBTOTAL: \$73.54 DELINQUENT AMOUNT DUE: 04/08/09 53.32 LATE PAYMENT CHARGE: 05/06/09 \$59.32 6.00 \$132.86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT

\$68.88

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA

ADDRESS: 717 VERNON_ST

YOUR ACCOUNT: ______ BUSINESS OFFICE: (562) 570-5700

PAST DUE ON: 06/23/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 07/07/09 *

*GAS READ: 05/01/09 06/02/09 32 0905 0910 5 X 1.0161 5 *WTR READ: 05/01/09 06/02/09 32 0073 0082 05/01/09 06/02/09 32 REFUSE: SEWER: 05/01/09 06/02/09 32 X 2 (AVG WINTER USAGE) 0.048 = ******** CALCULATION OF TOTAL AMOUNT DUE *********** GAS SERVICE CHARGE: 32 DAYS @ 0.16440 =5.26 BASELINE USAGE: 5 THERMS @ 0.29060 = 1.45 \$8.07 COST OF GAS: 5 THERMS @ 0.27268 = 1.36 WATER SERVICE CHARGE: 32 DAYS 0.36000 =11.52 5 USAGE @ 1.89300 =9.47 TIER I USAGE: TIER II USAGE: 4 USAGE @ 2.10300 =8.41 \$29.40 UTILITY USE TAX: \$1.87 (\$8.07 + \$29.40)@ 0.05000 = \$23.41 REFUSE SERVICE CHARGE: 32 DAYS 0.73160 =SEWER SERVICE CHARGE: 32 DAYS @ 0.17900 = 5.73 SEWER USAGE: 2 USAGE @ 0.24800 = \$6.23 .50 CURRENT BILL SUBTOTAL: \$68.98 PRIOR AMOUNT DUE: 05/07/09 132.86 PAYMENT RECEIVED: 06/03/09 132.96-\$.10-\$68.88

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

\$174.49

DELINQUENT BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

> NAME: RICHARDSON, LAURA ADDRESS: 717 VERNON ST YOUR ACCOUNT:

07/08/09 BILL PREPARED: 08/31/09 (562) 570-5700 NEXT METER READ:

BUSINESS OFFICE:

GAS READ: WATER READ: REFUSE:	06/02/09 07, 06/02/09 07, 06/02/09 07,	01/09	29 29 29	0910 0082		0918 0103		8 X 1.019	0 8
SEWER:	06/02/09 07	01/09	29	X	0.04	18 = .		1 (AVG WIN	TER USAGE)
***	*****	CALCUI	LATIC	ON OF T	IATO	L AMOUNT	DUE	*****	*****
GAS SERVICE BASELINE USA			29	DAYS	@	0.16440		4.77	
COST OF GAS:			8	THERMS		0.31540		2.52	\$9.61
WATER SERVICE TIER I USAGE		*.7	29	DAYS USAGE	@	0.36000		10.44	
TIER II USAG	E:		10	USAGE	@	2.10300	=	21.03	450 05
TIER III USA	GE:		6	USAGE	@	3.15500	=	18.93	\$59.87
UTILITY USE	TAX:	(\$9.61	+ \$59	9.87)	@	0.05000	=		\$3.47
REFUSE SERVI	CE CHARGE:		29	DAYS	@	0.73170	=		\$21.22
SEWER SERVIC	E CHARGE:		29	DAYS	0	0.17900	=	5.19	
SEWER USAGE:			1	USAGE	@	0.24800	=	. 25	\$5.44
CURRENT BILL	SUBTOTAL:	¥*							\$99.61
	ENT AMOUNT DO YMENT CHARGE					-,,	-	68.88 6.00	\$74.88
TOTA	L AMOUNT DUE				*		5 8	\$174.	49

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 07/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

NOT PAID BEFORE 08/05/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

* * * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * *

	WATER		DAILY USAGE	DAILY USAGE	GAS		DAILY USAGE
	USAGE	DAYS	IN 100 CU FT	IN GALLONS	USAGE	DAYS	IN THERMS
LAST YEAR:	17	61	. 28	209.44	-12	61	.20
THIS YEAR:	30	61	.49	367.00	13	61	.21

⁻⁻ CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE CLOSED FRIDAY JULY 31ST, 2009, DUE TO MANDATORY WORK FURLOUGH.

\$174.49

SHUTOFF NOTICE

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 8S 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: ST
* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 07/29/09 * * *

	GAS READ: WATER READ:		07/01/09	29	0910		0103		8 X 1.019 21	0 8	
	REFUSE: SEWER:	06/02/09 06/02/09			х	0.0	48 =		1 (AVG WIN	TER USAGE)	
	***	******	**** CAL	CULATI	ON OF	TOTA	L AMOUNT	DUE	******	*****	
	GAS SERVICE				DAYS	@	0.16440		4.77		
	BASELINE USA COST OF GAS:	GE:			THERMS		0.29060		2.32	\$9.61	
						30 030					
	WATER SERVIC				DAYS		0.36000		10.44		
	TIER I USAGE	:		5	USAGE		1.89300				
	TIER II USAG	E:		10	USAGE	@	2.10300	=	21.03		
	TIER III USA	GE:		6	USAGE	0	3.15500	=	18.93	\$59.87	
	UTILITY USE	TAX:	(\$9.63	L + \$5	9.87)	0	0.05000	-		\$3.47	
	REFUSE SERVI	CE CHARGE	:	29	DAYS		0.73170	**		\$21.22	
	SEWER SERVIC	E CHARGE:		29	DAYS	0	0.17900	-	5.19		
	SEWER USAGE:			1	USAGE	0	0.24800	225	.25	\$5.44	
	CURRENT BILL	SUBTOTAL	:							\$99.61	
	DELINQUENT AMOUNT DUE:					06/0	8/09		68.88		
LATE PAYMENT CHARGE:						7/09		6.00	\$74.88		
									\$174.	49	

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

\$73.35

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-B

> NAME: RICHARDSON, LAURA BILL PREPARED: 08/06/09 ADDRESS: 717 VERNON ST NEXT METER READ: 08/31/09
> YOUR ACCOUNT: BUSINESS OFFICE: (562) 570-5700
> PAST DUE ON: 08/21/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 09/03/09 *

*GAS READ: *WTR READ: REFUSE:	07/01/09	07/31/09 07/31/09 07/31/09		0918 0103		0924 0115	1	6 X 12	1.	0220	9	6
SEWER:		07/31/09		X	0.04	8 =		1 (A	VG I	WINTER	USAGI	E)
* *	*****	**** CALC	JLATI	ON OF T	OTAL	AMOUNT	DUE	***	* * *	****	***	
GAS SERVICE				DAYS		0.16440			. 93			
BASELINE US COST OF GAS			6	THERMS		0.29060 0.32260			. 74 . 94		\$8.6	1
WATER SERVI				DAYS		0.36000			. 80			
TIER I USAG TIER II USA				USAGE USAGE		1.89300 2.10300			. 47		\$34.9	9
UTILITY USE	TAX:	(\$8.61	+ \$34	4.99)	@	0.05000	=				\$2.1	В
REFUSE SERV	ICE CHARGE	E	30	DAYS	@	0.73170	=				\$21.9	5
SEWER SERVI			30	DAYS	@	0.17900	=	5	. 37			
SEWER USAGE	:		1	USAGE	@	0.24800	=		. 25		\$5.6	2
тот	AL AMOUNT I	OUE:				10 H		3.5	\$	73.35		

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

⁻⁻ CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE -- CLOSED FRIDAY AUGUST 28, 2009, DUE TO MANDATORY WORK FURLOUGH.

8572 CREDIT BALANCE - NO PAYMENT DUE:

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 8Z 71-E

> NAME: RICHARDSON, LAURA ADDRESS: 717 VERNONLST __

YOUR ACCOUNT: BUSINESS OFFICE:

BILL PREPARED: NEXT METER READ:

09/04/09 10/30/09

(562) 570-5700

GAS READ: 07/31/09 08/31/09 31 0924 0930 6 X 1.0220 WATER READ: 07/31/09 08/31/09 31 0115 0127 12 REFUSE: 07/31/09 08/31/09 31 SEWER: 07/31/09 08/31/09 31 X 0.048 = 1 (AVG WINTER USAGE) ******* CALCULATION OF TOTAL AMOUNT DUE ************ GAS SERVICE CHARGE: 31 DAYS @ 0.16440 = BASELINE USAGE: 6 THERMS @ 0.29060 = 1.74 COST OF GAS: 6 THERMS @ 0.34447 = 2.07 \$8.91 WATER SERVICE CHARGE: 31 DAYS 0.36000 =11.16 TIER I USAGE: 5 USAGE @ 1.89300 = 7 USAGE @ 2.10300 = 9.47 TIER II USAGE: \$35.35 14.72 UTILITY USE TAX: (\$8.91 + \$35.35)@ 0.05000 = \$2.21 REFUSE SERVICE CHARGE: 31 DAYS 0.73160 =\$22.68 SEWER SERVICE CHARGE: 31 DAYS @ 0.17900 = 5.55 SEWER USAGE: 1 USAGE @ 0.24800 = .25 \$5.80 CURRENT BILL SUBTOTAL: \$74.95 PRIOR AMOUNT DUE: 08/06/09 73.35 = PAYMENT RECEIVED: 08/13/09 150.00-\$76.65-CREDIT BALANCE - NO PAYMENT DUE: \$1.70-

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

* * * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * *

WATER DAILY USAGE DAILY USAGE GAS DAILY USAGE

USAGE DAYS IN THERMS USAGE DAYS IN 100 CU FT IN GALLONS LAST YEAR: THIS YEAR: 24 59 61 .41 306.68 11 59 .19 61. 24 . 39

-- FREE FORECLOSURE COUNSELING FAIR, SEPTEMBER 12TH, 10AM - 3PM.
-- JORDAN HIGH SCHOOL, 6500 ATLANTIC AVE. CALL (562) 570-6855.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS -- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$53.45

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

*GAS READ.

80 80 71-E

*GAS READ:	08/31/09 0		30	0930		0935			1.0259	5
*WTR READ: REFUSE:	08/31/09 0 08/31/09 0			0127		0131		4		
SEWER:	08/31/09 0			X	0.048	3 =		1 (AV	G WINTE	ER USAGE)
* * *	*****	** CALCU	JLATIC	ON OF T	OTAL	AMOUNT	DUE	****	*****	****
GAS SERVICE	CHARGE:		30	DAYS	e (0.16440	=	4.	93	
TIER I USAGE	3:	74	5	THERMS	@ (29060	-	1.	45	
COST OF GAS:			5	THERMS	@ (30363	=	1.	52	\$7.90
WATER SERVICE	E CHARGE:		30	DAYS	@ (36000	=	10.	80	
TIER I USAGE	3:		4	USAGE	@ 1	1.89300	=	7.	57	\$18.37
UTILITY USE	TAX:	(\$7.90	+ \$18	3.37)	@ (0.05000	=			\$1.31
REFUSE SERVI	CE CHARGE:		30	DAYS	@ (73170	=			\$21.95
SEWER SERVICE	CE CHARGE:		30	DAYS	@ (17900	=	5.	37	
SEWER USAGE:			1	USAGE	@ (24800	=		25	\$5.62
CURRENT BILL	SUBTOTAL:									\$55.15
PRIOR C	REDIT BALAN	ICE:		0	9/04/	/09	=			\$1.70-
TOTA	L AMOUNT DU	νΕ:			**				\$53.45	5

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

⁻⁻ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS

\$182.47

DELINOUENT BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA ADDRESS: 717 VERNON ST YOUR ACCOUNT:

BILL PREPARED: 11/04/09 NEXT METER READ: 12/31/09 PUSINESS OFFICE: (562) 570-

BUSINESS OFFICE: (562) 570-5700

GAS READ:		10/30/09	30	0935		0941			.0221	6
WATER READ: REFUSE:		10/30/09 10/30/09	30 30	0131		0155	9	24		
SEWER:		10/30/09		X	0.04	8 = .		1 (AVG	WINTER	USAGE)
***	*****	**** CALC	JLATI	ON OF T	OTAL	AMOUNT	DUE	*****	*****	***
GAS SERVICE C				DAYS		0.16440		4.9		
TIER I USAGE:				THERMS		0.29060	=			
COST OF GAS:			6	THERMS	@	0.35943	=	2.1	6	\$8.83
WATER SERVICE	CHARGE:		30	DAYS	@	0.41600	=	12.4	8	
TIER I USAGE:			5	USAGE	@	2.18590	=	10.9	3	
TIER II USAGE	3:		10	USAGE	@	2.42780	==	24.2	8	
TIER III USAG	E:		9	USAGE	@	3.64220	=	32.7	8	\$80.47
UTILITY USE T	AX:	(\$8.83	+ \$8	0.47)	@	0.05000	=			\$4.47
REFUSE SERVIC	E CHARGE	H	30	DAYS	@	0.73170	=			\$21.95
SEWER SERVICE	CHARGE:		30	DAYS	@	0.21670	=	6.5	0	04
SEWER USAGE:				USAGE		0.30117				\$6.80
CURRENT BILL	SUBTOTAL	:							\$	122.52
	ENT AMOUNT						=	53.45 6.50		\$59.95
TOTAL	AMOUNT I	DUE:	3	S	347	52 (0	2	s	182.47	

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 11/25/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

NOT PAID BEFORE 12/04/09 A 6.1% LATE CHG \$6.50 MIN. WILL BE APPLIED.

YOUR WATER/SEWER RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/09.

- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

\$182.47

11/18/09

6.50

53.45

6.50

\$182.47

\$4.47

\$6.80

\$122.52

\$59.95

SHUTOFF NOTICE

NOTICE PREPARED:

@ 0.05000 =

@ 0.73170 =

@ 0.21670 =

@ 0.30117 =

10/06/09

11/03/09

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

UTILITY USE TAX:

SEWER USAGE:

REFUSE SERVICE CHARGE:

SEWER SERVICE CHARGE:

CURRENT BILL SUBTOTAL:

DELINQUENT AMOUNT DUE:

LATE PAYMENT CHARGE:

NAME: RICHARDSON, LAURA

80 8S 71-E

ADDRESS: 717 VERNON ST NEXT METER READ: 12/31/09
YOUR ACCOUNT: BUSINESS OFFICE: (562) 570-5700
* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 11/25/09 * * * GAS READ: 09/30/09 10/30/09 30 0935 0941 6 X 1.0221 WATER READ: 09/30/09 10/30/09 30 24 0131 0155 09/30/09 10/30/09 30 REFUSE: SEWER: 1 (AVG WINTER USAGE) 09/30/09 10/30/09 30 X 0.048 = ******* CALCULATION OF TOTAL AMOUNT DUE ************ GAS SERVICE CHARGE: 30 DAYS @ 0.16440 = TIER I USAGE: 6 THERMS @ 0.29060 = 1.74 COST OF GAS: 6 THERMS @ 0.35943 = \$8.83 2.16 WATER SERVICE CHARGE: 30 DAYS @ 0.41600 = 12.48 TIER I USAGE: 5 USAGE @ 2.18590 = 10.93 TIER II USAGE: 10 USAGE @ 2.42780 = 24.28 TIER III USAGE: 9 USAGE @ 3.64220 = 32.78 \$80.47

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

(\$8.83 + \$80.47)

30 DAYS

30 DAYS

1 USAGE

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON WEDNESDAY 11/25/09. DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.

IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE SERVICE IS RESTORED.

\$64.66

REGULAR BILL

LAURA RICHARDSON 1212 S VICTORY BLVD BURBANK CA 91502-2551

80 80 71-E

> NAME: RICHARDSON, LAURA BILL PREPARED: 12/07/09

*GAS READ: *WTR READ: REFUSE:	10/30/09	12/02/09 12/02/09 12/02/09	33 33 33	0941 0155		0951 0157		10 2	х 1.	0210	10
SEWER:		12/02/09	33	X	0.04	8 =		2	(AVG	WINTER	USAGE)
**	******	**** CALCU	LATI	ON OF T	OTAL	AMOUNT	DUE	**	****	****	***
GAS SERVICE	E CHARGE:		33	DAYS	@	0.16440	=		5.43		
TIER I USAG	SE:		10	THERMS	(a)	0.29060	=		2.91		
COST OF GAS	3:		10	THERMS	@	0.46299	=		4.63		\$12.97
WATER SERVI			33	DAYS	@	0.41800	==		13.79		
TIER I USAG	BE:		2	USAGE	@	2.19600	=	3.5	4.39	4	\$18.18
UTILITY USE	E TAX:	(\$12.97	+ \$1	8.18)	@	0.05000	=				\$1.56
REFUSE SERV	VICE CHARGE	:	33	DAYS	@	0.73180	=				\$24.15
SEWER SERVI	CE CHARGE:		33	DAYS	@	0.21800	=		7.19		
SEWER USAGE	3:		2	USAGE	@	0.30300	=		.61		\$7.80
TOT	TAL AMOUNT I	DUE:			1083				\$	64.66	

^{*} YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

⁻⁻ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE ~~ WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

Customer Comments

1. TC=cc Customer Comment Inquiry

2. Acct: Account Number 3. Addr: Service Address

3. Name: Primarily Account Holder Name

4. Date: The date the comment was entered or last changed.
5. UserId The user identification code of the service representative

that added or last changed the comment entry.

6. CD=comment code It provides the retention for the comment entry

7. Customer Comments A user can add a free form note of a specific customer

contact or special notes for future account follow up. This field also stores unique information of specific work orders such as inspections, meter reads, turn on/turn off orders, etc.

HL: Hi-Lo failure report WR: Water re-read

REM I HOLD: Special credit hold removed

TF by Credit: Service turned off due to no payment TN by FNP TN: Restored service after payment made

CHG M/A: Changed mailing address per bill stub request

UBC07MXN 12/21/09 07:59 Z19L CUSTOMER COMMENT INQUIRY 1 OF 0 TC: CC ACCT: [] ADDR: 717 VERNON, ST NAME: RICHARDSON, LAURA ROUTE: DATE USERID CD CUSTOMER COMMENTS (OCCURS: 31) 082609 PSVMLB DB RESD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY. 082808 C18SLA DB CHG M/A P/NOTE BL STUB 050608 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004 100807 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN PP TN ORDERED 10/04/07 15:48 BY FNP TN PP TF ORDERED 10/02/07 19:20 BY CREDIT 100207 0260 060807 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN PP TN ORDERED 06/06/07 08:16 BY FNP TN PP TF ORDERED 06/04/07 19:19 BY CREDIT 060507 0260 120806 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN 120406 0260 PP TF ORDERED 12/01/06 19:17 BY CREDIT

CC RECORD MISSING PA1 FOR NEXT PAGE

PM HL CMP 090105 10:21 DXG W RD: 0000809

112806 C07LKN PQ REM I HOLD NO LONGER ON COUNCIL

090105 C05AXC PM WR CMP 083105 12:00 SCE READ: 0000809

Date: 12/21/2009 Time: 7:59:32 AM

CC A Y833 UBC07PFL 00/00/00 EFFECTIVE DATE: 12/07/06 SEGMENT CODE:

NEW COMMENT DATE USERID CODE COMMENT
12/07/06 C07PFL D6 PER PW FOR TN FOLLOW BUREAU'S POLICY
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
12/07/06 0841 CHANGE Y833 UBC07PFL
12/07/06 0839 ADD Y833 UBC07PFL

CC A YA79 UBC18CXM 00/00/00 EFFECTIVE DATE: 03/31/09 SEGMENT CODE:

NEW COMMENT DATE USERID CODE COMMENT
01) 03/31/09 C18CXM D1 CST UNABLE TO PY IVR DOWN ADV CN MAKE PYMT 4/1
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
03/31/09 1625 ADD YA79 UBC18CXM

5

TOTAL PYMT: 74.55 04/02/09 1253 ADDED X538 CEC10SXG

CC A YA85 UBC18KAD 00/00/00 EFFECTIVE DATE: 04/02/09 SEGMENT CODE:

NEW COMMENT DATE USERID CODE COMMENT
01) 04/02/09 C18KAD D2 CUST TO PY NOFC 2DY
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
04/02/09 0807 ADD YA85 UBC18KAD

CC A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 02/04/05 SEGMENT CODE:

NEW COMMENT DATE USERID CODE COMMENT
01) 02/04/05 C07LMM RO 020805-CK NEW BILL
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
02/04/05 1041 ADD YA95 UBC07LMM

Transaction History

1. TC: th All Transactions
2. Acct: Account Number
3. Addr: Service Address

3. Name: Primarily Account Holder Name

4. Date: Date a specific transaction occurred on account

5. Transaction Description of transaction. Some transactions are computer

generated

6. Userld (Who//What) produced the transaction

7. Type Detail of the type of transaction
8. EIR Billing file maintenance error report
9. Trans Amt Billing and/or credit dollar amount

10. Acct Bal Account balance

Z021 TC: TH A	UBC07YXG 12/17/09 CCT: ADDR:			CTION	HISTORY	1 OF
	HARDSON, LAURA		TER:		ROUTE:	
DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
12/07/09	15 REGULAR BILL	S. EST		LIN	64.66	64.66
11/25/09	FM RESET DELINQ	J. LJ1	CNSIC		04.00	04.00
11/25/09	PA CASHIER PAYMENT	BANK	RCC		182.47-	
11/24/09	M9 WTR MTR MISC CHNG		.,		.00	182.47
11/24/09	M8 WTR SVC MISC CHNG				. 00	182.47
11/18/09	FM SHUTOFF NOTICE	WEGEEG			. 00	182.47
11/04/09	15 BAL FWD BILL		GWSR		122.52	182.47
11/03/09	FM LATE CHARGE	LT CHG	39		6.50	59.95
10/06/09	15 REGULAR BILL	S. EST	GWSR		55.15	53.45
09/04/09	JE INTER SERVICE ADJ	SVCADJ	29		.00	1.70-
09/04/09	15 REGULAR BILL		GWSR		74.95	1.70-
08/26/09	CC CUSTOMER COMMENT	PSVMLB	1		.00	76.65-
08/13/09	50 REMITTANCE PYMT	MAIL			150.00-	76.65-
08/06/09	15 REGULAR BILL	S. EST	GWSR		73.35	73.35
07/29/09	FM RESET DELINQ					
07/29/09	50 REMITTANCE PYMT	MAIL			174.49-	
07/22/09	FM SHUTOFF NOTICE					174.49
07/08/09	15 BAL FWD BILL		GWSR		99.61	174.49
07/07/09	FM LATE CHARGE	LT CHG	39		6.00	74.88
					PA1 FOR NEXT PAG	
	v.	54				
	,					

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Z021 TC: TH A	UBC07YXG 12/17/09 1 CCT: ADDR:			CTION	HISTORY	2 OF
	HARDSON, LAURA		TER:		ROUTE:	
DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
06/08/09	15 REGULAR BILL	S. EST	GWSR		68.98	68.88
06/03/09	FM RESET DELINQ	5. 25.				.10-
06/03/09	50 REMITTANCE PYMT	MAIL			132.96-	. 10-
06/01/09	FM POST 10 ISSUED				are to the said	132.86
05/21/09	FM SHUTOFF NOTICE					132.86
05/07/09	15 BAL FWD BILL		GWSR		73.54	132.86
05/06/09	FM LATE CHARGE	LT CHG	39		6.00	59.32
05/01/09	FM RE-CALC DLY SWR	ALLOC	SWR		.00	53.32
04/08/09	15 REGULAR BILL	S. EST	GWSR		53.32	53.32
04/02/09	FM RESET DELINQ	1800.000.000				
04/02/09	PA CASHIER PAYMENT	C105XG			173.81-	
04/02/09	CC CUSTOMER COMMENT	C18KAD			.00	173.81
04/01/09	FM POST 10 ISSUED					173.81
03/31/09	CC CUSTOMER COMMENT	C18CXM			.00	173.81
03/24/09	FM SHUTOFF NOTICE					173.81
03/10/09	15 BAL FWD BILL		GWSR		63.73	173.81
03/09/09	FM LATE CHARGE	LT CHG	39		6.23	110.08
02/06/09	15 REGULAR BILL	S. EST	GWSR		52.12	103.85
02/05/09	FM LATE CHARGE	LT CHG	39		6.00	51.73
THE THE PARTY OF THE PARTY.					PA1 FOR NEXT P	AGE *C*

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Z021 TC: TH A		07YXG 12/17/09 ADDR:			CTION	HISTORY		3 OF
		SON, LAURA		TER:		ROUTE:		
DATE		ANSACTION	USERID			TRANS AMT		BAL
		REGULAR BILL	OSERED	GWSR		115.80		15.73
		CANCEL/REBILL				70.07-		0.07-
		BILLING		W	022	. 00		
01/07/09	15	BILLING				. 00		
12/15/08	50	REMITTANCE PYMT	MAIL			70.07-		
12/05/08	15	REGULAR BILL	S. EST	GWSR		70.07	7	0.07
12/02/08	50	REMITTANCE PYMT	MAIL			43.77-		
11/07/08	15	REGULAR BILL		GWSR		116.49	4	3.77
11/06/08	CR	CANCEL/REBILL	C07KMB	REBL		72.72-	7	2.72-
11/04/08	15	BILLING		W	022	. 00		
11/04/08	15	BILLING				.00		
10/23/08	M1	CUSTOMER MISC CHG	C07LKN			. 00		
10/16/08		RESET DELINQ						
10/16/08		REMITTANCE PYMT	MAIL			132.46-		
10/06/08		BAL FWD BILL	S. EST	GWSR		72.72	13	2.46
10/03/08		LATE CHARGE	LT CHG	39		6.00	5	9.74
09/05/08		REGULAR BILL		GWSR		53.74	5	3.74
		CUSTOMER MISC CHG				.00		
08/28/08	CC	CUSTOMER COMMENT	C185LA			.00		
						PA1 FOR NEXT	PAGE	*C*
					-			
		¥1						

ř ,

Z021 TC: TH A	UB	07YXG 12/17/09 1	4:41 717 VFRNO	TRANSA N ST	CTION	HISTORY	4 OF
		DSON, LAURA		TER:		ROUTE:	
DATE		ANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
08/18/08	100000000	REMITTANCE PYMT	MAIL			94 29-	
08/06/08			S. EST	GWSR		94.29	94.29
07/29/08		REMITTANCE PYMT	MAIL			46.46-	
07/08/08	JE		SVCADJ	29		.00	46.46
07/08/08	15	REGULAR BILL	F	GWSR		79.97	46.46
06/06/08	JE	INTER SERVICE ADJ	SVCADJ	29		. 00	33.51-
06/06/08	15	REGULAR BILL	S. EST	GWSR		53.96	33.51-
05/09/08	JE		SVCADJ	29		. 00	87.47-
05/09/08	15	REGULAR BILL		GWSR		106.81	87.47-
05/08/08	50	REMITTANCE PYMT	MAIL			119.29-	194.28-
05/08/08	CR	CANCEL/REBILL	C07RMM	REBL		74.99-	74.99-
05/07/08	15	BILLING		W	022	.00	
05/07/08	15	BILLING				.00	
05/06/08	WR	WATER REREAD	C07DXG	VR		.00	
05/01/08	FM	RE-CALC DLY SWR	ALLOC	SWR		.00	
04/30/08	50	REMITTANCE PYMT	MAIL			119.29-	
04/08/08	15	REGULAR BILL	S. EST	GWSR		74.99	119.29
04/07/08	FM	LATE CHARGE	LT CHG	39		4.00	44.30
03/12/08	15	REGULAR BILL		GWSR		62.37	40.30
						PA1 FOR NEXT PA	GE *C*

Z021	UBC07YXG 12/1			CTION	HISTORY	5 OF
TC: TH A	CCT: Z====	ADDR: 717 VERN	ON,ST			19
NAME: RIC	HARDSON, LAURA	M	ETER:		ROUTE:	
DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
03/12/08	15 REGULAR BIL	LL	W	021	. 00	22.07-
03/11/08	CR CANCEL/REBI	ILL C07RMM	REBL		22.07-	22.07-
03/10/08	15 BILLING		W	022	. 00	
03/10/08	15 BILLING				. 00	
02/29/08	50 REMITTANCE	PYMT MAIL			68.57-	
02/20/08	EW EXCHANGE WT	TR MTR WSDNXP	OLD	289	. 00	68.57
02/07/08	15 REGULAR BIL	LL S. EST	GWSR		58.08	68.57
02/06/08	FM LATE CHARGE	E LT CHG	39		4.00	10.49
01/10/08	JE INTER SERVI	ICE ADJ SVCADJ	29		.00	6.49
01/10/08	15 REGULAR BIL		GWSR		121.20	6.49
01/09/08	CR CANCEL/REBI	ILL C07DXG	REBL		97.41-	114.71-

PA1 FOR NEXT PAGE

NBR EXTRA BILLS: 1 FAMIS INDEX: EQUIFAX CODE: DATE: 08/16/05 ID: EIR REQUEST: USE TAX: NAICS: EQUIFAX SCORE: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR

AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
08/16/05 1156 ADDED YA95 UBC07LMM

M2 A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 08/16/05 CREDIT RATE: PAY PLAN TYPE: STOP CHECK CD:
DEPOSIT HOLD: SPEC HNDLNG: 3 CREDIT HOLD: BY: DELINO NOTICE: NOTICE DATE: NOTICE AMT:
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
08/16/05 1730 ADDED YA95 UBC07LMM

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 08/16/05 TIME: 15:04:55 WNDW: 5 TELLER: CHB RECPT: 00064

CASH AMOUNT: 153.81 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 153.81 08/16/05 1457 ADDED Y174 CEC10JAS

WR F YA88 UBC05AXC 00/00/00 REC DATE: 08/30/05 ORDERED BY: EDIT 40
REREAD REASON: VERIFY METER/READ SPECIAL INSTR:

RETER DE SIZE READ

N48152152 3/4 0000809 COMP DATE: 08/31/05 TIME: 1200 BY: SCE 09/01/05 1216 UPDATED YA88 UBC05AXC 08/30/05 1245 FO PRINTED YA88 UBC05AXC

```
CIFIL CS F YABS
                                                                   WANT DATE: 09/01/05 ALL DAY REC DATE: 08/30/05 1245
                           UBC05AXC 00/00/00 REQUEST TYPE: HL
     ORDR BY: EDIT 41
                                                                               POINTS: 001 DIST: 207 DISP TIME: RD: 71
                                             ADDR:
     READ: 0000809 H/L: X HI RD: 0000559
                                                          HOWOFF: LN EQ:
                                                                               BYPASS: T REG: LA1 FLOW:
                                             MTR FND: N
                       VOL PASSED: CFPH:
                                                           100%: FORM ISSUED:
                                                                                        NOTIFY FD:
     COMP DATE: 09/01/05 TIME: 1021 BY: DXG DEPT: C SUPV REVIEW BY: NORM ADJ: RADJ UCAD DEPT: 0001 DIV: 01 SECT: 60 WORK CD: CSHLW ORDER #: 0000000000 JOB CDS: CSHLW
                                                                                                                    CNDMN CD:
                                                                                        RADIO DISP:
                                                                                                            CD2:
                                                                                                                     PRIORITY: 40
                                                               AUDIT DATE TIME FUNCTION
                                                                                             TERMINAL OPERATOR
                                                                           1026 UCAD CMPLT 00000000
                                                                                                       CSHLW
                                                                09/01/05
                                                                09/01/05
                                                                           1025
                                                                                 ARRIVED
                                                                                             00818147
                                                                                                       DAGILBE
                                                                                                       DAGILBE
                                                                09/01/05
                                                                           1020
                                                                                 ENROUTE
                                                                                             00818147
                                                                                                       DAGILBE
                                                                09/01/05
                                                                           0220
                                                                                 DISPATCHED
                                                                                             00818147
                                                                08/31/05
                                                                                 UNASSIGNED
                                                                                                       UCAD
                                                                           1334
                                                                                             00818147
                                                                                                       UBC05AXC
                                                                08/30/05
                                                                           1246 ADDED
                                                                                             YA88
```

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 07/12/05 TIME: 08:31:16 WNDW: 5 TELLER: CHB RECPT: 00022
CASH AMOUNT: 132.46 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 132.46 07/12/05 0824 ADDED Y174 CEC10JAS

DEPOSIT HOLD: SPE A95 UBC07LMM 00/00/00 EFFECTIVE DATE: 10/06/05 CREDIT RATE: PA SPEC HNDLNG: 0 CREDIT HOLD: BY: DELINO NOTICE: 2 NOTICE DATE: AUDIT DATE TIME FUNCTION 10/06/05 1023 CHANGED 10/06/05 1019 ADDED PAY PLAN TYPE: STOP CHECK CD: 155.87 NOTICE AMT:

TERMINAL OPERATOR YA95 YA95 UBC07LMM UBC07LMM

	OCCUR AMOUNT 1) 4)	YA95 DATE	UBC07LMM 00/0 FND SVC DLNQ 3 3	00/00 EFF1 OCCUR 2) 5)		ACCOUNT BA SVC DLNQ 3 3		OCCUR AMO	OUNT DATE	FND SVC	DLNQ 3	
120	*					AUDIT DATE 10/06/05	TIME 1019	FUNCTION ADDED	TERMINAL YA95	OPERATOR UBC07LMM		
						10,00,00	1015					
	*											.99

	CANCEL			YB01 ATE G W	UBC07K				EFFECTIVE		05/09/06 CANCEL		PREBILL:	UPDATE	CODE: 2 CANCEL BILL DA	TP GW	RS
			07/0				03/			K 5		02/07/		K 5	(04) 01/06/0		K 5
	X REBIL	RC S				X REBII				Colors on the second	X REBII	L SVC:	R MTR:	DA CEOD	X REBILL SVC:		EN CTOP
	DATE 050106	1	EC	READ 0000637	FACTOR 01.000	DATE 050106	RC	EC RB	READ 0000901	FACTOR	DATE 050106	RC EC	READ	FACTOR	DATE RC EC 050106 1	READ	FACTOR
	033106	D		0000630	01.000	033106	D		0000903		033106	Ď.			033106 D		
	030206 013106	1	SE	0000618		030206 013106	1	SE	0000896		030206 013106	1			030206 1 013106 1		
	123005	î	OL.	0000595		123005	ī	015	0000886		123005	ī			123005 1		
	120105	1	SE	0000584 0000572		120105	1	SE	0000873		120105	1			120105 1 102905 1		
	102905	T		0000572	01.000	102905	1		0000857	3	102905 AUDIT DATE	TIME	FUNCTION	TERMIN			81
12											05/09/06	1526	ADDED	YBO1	UBC07KMB		
+																	
				(3.)													
															2		

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PA A X182 CEC10AXC 00/00/00 PAYMENT DATE: 07/31/06 TIME: 09:13:11 WNDW: 6 TELLER: ARC RECPT: 00263 CASH AMOUNT: 118.08 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY: 07/31/06 0913 ADDED X182 CEC10AXC

DEPOSIT HOLD: SPEC HNDLNG: CREDIT HOLD: * BY: * DELING NOTICE: NOTICE DATE: NOTICE AMT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR 11/28/06 1655 ADDED CRCHGA51 UBC07LKN STOP CHECK CD:

PA A X625 CEC10AXK 00/00/00 PAYMENT DATE: 12/07/06 TIME: 16:30:10 WNDW: 5 TELLER: ANK RECPT: 00870 CASH AMOUNT: 327.79 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY: TOTAL PYMT: 327.79 12/07/06 1630 ADDED X625 CEC10AXK

MAIL ADDRESS: L1: 1212 S VICTORY BLVD

L2: BURBANK CA
ZIP: 91502-2551

M1 A YA83 UBC18SLA 00/00/00 EFFECTIVE DATE: 08/28/08 ID: EIR REQUEST: THIRD PARTY MAIL: L1: L2: ZIP: -

USE TAX:

NAICS:

AUDIT DATE TIME FUNCTION 08/28/08 1313 ADDED

TERMINAL OPERATOR

YA83

UBC18SLA

NBR EXTRA BILLS: 0 FAMIS INDEX:

**EQUIFAX CODE: DATE: TIME FUNCTION TERMINAL OPERATOR 10/23/08 0821 ADDED CRCHGA51 UBC07LKN

CASH

297.25

```
TOTAL DUE: 160.43- BILL TYPE: R
                                                                                                                   COUNCIL: 06
                                                        SVC ADDR: 717 VERNON ST
                                                                                                  ZIP: 90806-2726
                       160.43- BILL TYPE: R BILL DATE: 02/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3
                                                                                                                   READ DAY: 25
      PRIOR TRANS: 01) 02/07/06 15 GWSR
                                       S. EST 65.26
                                                                   02) 01/11/06 50
                                                                                                MAIL
                                                                                                           297.25-
     SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 01/06/06 NOTICE AMT:
                                                                                                              .00
                                                                                                                   TAX CD: 0
     PRIOR CREDIT HIST: 01/06/06 REGULAR
                                               71.56 RATE: 6 ACT:
     WTR ADDL ALLOC:
                          0 EXCESS USE CNT: 0 PERIOD ALLOC:
                                                                                        0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
                                                                  16 BANK ALLOC:
     REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT:
                                                                                                                   R-UNITS: 001
     GAS THERM FACTOR: 1.0238 COMMODITY RATE: 0.87513 SWR ALLOC: 0.000 LOW INCOME DISCOUNT:
                                                                                                 .00
                                                                                                         GAS LIFELINE: 130001
     SVC ST WY DELINO
                            BAL FWD
                                        CURRENT
                                                     TOTAL RT CD DAYS CC
                                                                            USE THRM/BNK
                                                                                             SVC CHG
                                                                                                           SALES
                                                                                                                       COST
     GAS 0
                     .00
                            225.69-
                                          17.98
                                                    207.71-
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                                                               0 032 3
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     WTR 0
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                                                                                                           10.95
      SWR 0
                     .00
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                                                                                                                 SWR SIZE: 00
                                         4.63
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      REF
                                .00
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                                                            01 0 032
                                                                                                 3.42
                                                                                                           17.15
      TAX
                     .00
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                                                      1.91
                                                                GAS TAX:
                                                                               .90
                                                                                     WTR TAX:
                                                                                                  1.01
      SVC
           MTR NBR/SIZE
                          ON DATE
                                    CUR DATE CD ES
                                                    READ FACTOR PV-1 DATE CD ES
                                                                                                PV-2 DATE CD ES
                                                                                                                 READ FACTOR
                                                                                   READ FACTOR
      GAS: 0275 028621
                         07/23/99
                                     01/31/06 1 SE 0000606 1.000
                                                                   12/30/05 1
                                                                                 0000595
                                                                                                  12/01/05 1 SE 0000584 1.000
                                                                                         1.000
                         07/23/99
07/23/99
      WTR: N48152152 00
                                     01/31/06 1 SE 0000893
                                                                   12/30/05 1
                                                                                 0000886
                                                                                                  12/01/05 1 SE 0000873
      SWR:
                     00
                                                                   12/30/05 1
                                                                                                  12/01/05 1
                                     01/31/06 1
      REF:
                         07/23/99
                                     01/31/06 1
                                                                    12/30/05 1
                                                                                                  12/01/05 1
      PAYMENTS: NO PAYMENTS
                         15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0
      DEPOSITS: 1) R 0
                                                                                            25.00 09/24/99 00/00/00
```

CR A YB02	UBC07RMM 00/00/00 E	FFECTIVE DATE: 03/11		UPDATE CODE: 2
CANCEL BILL DATE G W	W R S CANCEL BILL DA	TE GWRS CA	CEL BILL DATE GWR	
(01) 02/07/08	X X (02) 01/10/0	8 (3) 12/06/07	(04) 11/05/07
REBILL SVC: G MTR:	: 1 X REBILL SVC:	W MTR: 1	EBILL SVC: R MTR:	X REBILL SVC: S MTR:
DATE RC EC READ	FACTOR DATE RC EC	READ FACTOR D	TE RC EC READ FA	CTOR DATE RC EC READ FACTOR
022908 1 0000810	0 01.000 022908 1 RB	0000000 02	908 1	022908 1
013008 1 SE 0000803	3 01.000 021908 4	0000000 01	008 1	013008 D
123107 1 RB 0000794	4 01.000 021908 6 00	0001109 12	107 1	123107 1
102907 1 0000777	7 01.000 013008 D SE	0001113 10	907 1	102907 1
100507 2 0000771	1 01.000 123107 1 RB	0001109 09	707 1	100407 2
100207 1 SE 0000771	1 01.000 102907 1	0001099 08	807 1	100207 1
100207 9 F 0000771	1 01.000 100407 2	0001092 07	007 1	100207 9 F
		AUDIT	ATE TIME FUNCTION	TERMINAL OPERATOR
		03/11	08 1236 ADDED	YB02 UBC07RMM

05/06/08 0834 ADDED Y648 UBC18JXD UBC07RMM 00/00/00 EFFECTIVE DATE: 05/08/08 RESET PREBILL: CR A YB02 UPDATE CODE: 2 CANCEL BILL DATE GWRS CANCEL BILL DATE GWRS CANCEL BILL DATE G W R S CANCEL BILL DATE GWRS (01) 04/08/08 XXXX (02) 03/12/08 (04) 01/10/08 (03) 02/07/08 X REBILL SVC: G MTR: 1 X REBILL SVC: S MTR: X REBILL SVC: W X REBILL SVC: R MTR: MTR: 1 DATE RC EC READ FACTOR DATE RC EC DATE RC EC READ FACTOR DATE RC EC READ FACTOR READ FACTOR 043008 1 0000824 01.000 043008 1 RB 0000004 043008 1 043008 1 SE 0000819 01.000 040108 D 040108 D SE 0000011 040108 D 040108 D 022908 1 0000810 01.000 022908 1 RB 0000000 022908 1 022908 1 013008 1 SE 0000803 01.000 021908 4 0000000 013008 123107 1 123107 1 RB 0000794 01.000 021908 6 00 0001109 123107 102907 1 102907 1 0000777 01.000 123107 1 RB 0001109 100407 2 102907 100507 2 0000771 01.000 102907 1 100207 0001099 092707 AUDIT DATE TIME TERMINAL OPERATOR FUNCTION 05/08/08 1353 ADDED YB02 UBC07RMM

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TOTAL LIMI:
                  TOO.OO
                                           TT/ 00/ 00 00T 1
                                                            HUDEN
                                                                       A0 / 3
                                                                                 CECTAKVW
      CR A YB01
                        UBC07KMB 00/00/00 EFFECTIVE DATE: 11/06/08 RESET PREBILL:
                                                                                       UPDATE CODE: 2
CANCEL BILL DATE GWRS
                               CANCEL BILL DATE GWRS
                                                              CANCEL BILL DATE GWRS
                                                                                              CANCEL BILL DATE GWRS
 (01) 10/06/08 X X X X
                                (02) 09/05/08
                                                               (03) 08/06/08
                                                                                               (04) 07/08/08
X REBILL SVC: G MTR: 1
DATE RC EC READ FA
                               X REBILL SVC: W MTR: 1
                                                                                              X REBILL SVC: S MTR:
DATE RC EC READ FACTOR
                                                              X REBILL SVC: R MTR:
              READ FACTOR
                                DATE RC EC READ FACTOR
                                                               DATE RC EC READ FACTOR
103008 1
             0000858 01.000
                               103008 1 RB 0000053
                                                              103008 1
                                                                                              103008 1
092908 D SE 0000853 01.000
                                                                                              092908
                                                                                                      D
                               092908 D SE 0000056
                                                              092908
                                                                      D
082808 1
             0000847 01.000
                               082808
                                             0000045
                                                              082808
                                                                                              082808
                                                                                                      1
073008 1
          SE 0000843 01.000
                               073008
                                       1
                                          SE 0000040
                                                              073008
                                                                                              073008
                                                                                                      1
063008 1
             0000836 01.000
                               063008
                                             0000021
                                                              063008
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                                      1
053008 1 SE 0000831 01.000
                               053008
                                      1
                                          SE 0000006
                                                              053008
                                                                                              053008
                                                                                                      1
043008 1
             0000824 01.000
                               043008 1 RB 0000004
                                                              043008
                                                                                              043008 1
                                                          AUDIT DATE TIME FUNCTION
                                                                                        TERMINAL OPERATOR
                                                           11/06/08
                                                                      1558 ADDED
                                                                                        YB01
                                                                                                  UBC07KMB
```

CITY OF LONG BEACH COMMERCIAL SERVICES GAS - WATER - REFUSE - SEWER

SERVICE ORDER TRANSACTION AUDIT

UB0229 RUN 01/09/09 PAGE 667

ACCOUNT NBR TC ST TERMINAL OPERATOR POSTED

CR A YB01	UBC07KMB 00/00/	00 EFFECTIVE DATE:	01/09/09 RESET	PREBILL: UPDATE	CODE: 2
CANCEL BILL DATE G W	R S CANCEL BI		CANCEL BILL D		CANCEL BILL DATE G W R S
	X X (02) 11		(03) 10/06/		(04) 09/05/08
X REBILL SVC: G MTR:	1 X REBILL	SVC: W MTR: 1	X REBILL SVC:	R MTR:	X REBILL SVC: S MTR:
DATE RC EC READ	FACTOR DATE RC	EC READ FACTOR	DATE RC EC	READ FACTOR	DATE RC EC READ FACTOR
123108 1 0000874	01.000 123108 1	RB 0000057	123108 1		123108 1
120208 D SE 0000866	01.000 120208 D	SE 0000059	120208 D		120208 D
103008 1 0000858	01.000 103008 1	RB 0000053	103008 1		103008 1
082808 1 0000847		0000045	082808 1		082808 1
073008 1 SE 0000843		SE 0000040	073008 1		073008 1
063008 1 0000836		0000021	063008 1		063008 1
053008 1 SE 0000831		SE 0000006	053008 1		053008 1
033000 1 55 0000031	01.000 055006 1				
			AUDIT DATE TIME	FUNCTION TERMIN	AL OPERATOR
			01/09/09 1506	ADDED VR01	TIRCO7KMR

M8 A YD49 UBWEGLEO 00/00/00 EFFECTIVE DATE: 11/24/09 WTR STATUS: RATE: DWEL: UNITS:

SVC. INFO: MAIN LOC: TAP LOC: SAME AS METER
OCCURRENCES BILLED BILL CONS USE DAYS ALLOC BANK AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
11/24/09 1457 ADDED YD49 UBWEGLEO

M9 A YD49 UBWEGLEO 00/00/00

MIR LOCATION: 152'E F
OCCURRENCE READ DATE EST CD READ CD

UBWEGLEO 00/00/00 EFFECTIVE DATE: 11/24/09 WATER MTR OCCUR: 1 MTR STATUS: FIELD REPAIR DATE:

SEAL CD:

AUDIT DATE TIME FUNCTION 11/24/09 1457 ADDED

TERMINAL OPERATOR UBWEGLEO

CC A YA85 UBC18KAD 00/00/0

NEW COMMENT DATE USERID CODE COMMENT
01) 04/02/09 C18KAD D2 CUST TO UBC18KAD 00/00/00 EFFECTIVE DATE: 04/02/09 SEGMENT CODE:

C18KAD D2 CUST TO PY NOFC 2DY AUDIT DATE TIME FUNCTION TERMINAL OPERATOR 04/02/09 0807 ADD YA85 UBC18KAD

PA A X538 CEC10SXG 00/00/00 PAYMENT DATE: 04/02/09 TIME: 08:32:51 WNDW: 4 TELLER: SUG RECPT: 282 CASH AMOUNT: 173.81 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY: TOTAL PYMT: 173.81 04/02/09 0832 ADDED X538 CEC10SXG

Service Orders

ORDER BY: CRED SPEC INSTR 1): COMPLETION DAT UCAD DEPT: 000 BYPASS: T RE SERVICE METER	AMOUNT OWED = E: 12/04/06 TIME: 1 DIV: 01 SECT: 0 G: LA1 CONDEMNED: NUMBER READ E 028621 690	1 WÖRK CD: TFNPB ISSUE WORK CO ST-HI HI-LO FND HO	O: LEAVE 3-1 T: G FORM ISSUED: ORDER #: 0001053516 DES: OWOFF AUDIT DATE ML 12/04/06 PN 12/04/06 12/04/06 12/04/06	PHONE NB CATCH KEY: PRIORITY: 40 JOB C SUPV REVIEW BY: TIME FUNCTION T 1301 UCAD CMPLT 0 1301 ARRIVED 0 1258 ENROUTE 0	2008 - 2 007 45
ε: •			12/01/06 11/29/06		1053516 TFNPB B0260 UB0260
		R			
				ē	
					95% 19

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TI F YB02
                            UBCOSTCN 00/00/00 SERVICES: GAS: G WTR: W SWR: S REF: WANT DATE: 12/07/06 PM
     ORDER BY: CUST\TCN
                                           PREV ACCT:
                                                       BILL RECON:
                                                                                TRANSFER FROM:
                                                                                                          CREDIT RATE: X
     CUST NAME: RICHARDSON, LAURA
                                            CO NAMED:
                                                                                   DBA:
                           CD: 1 PHONE2: (562) 570-
     PHONE1: (562) 426
                                                                         PHONE3: N/A
                                                                                                           BUSINESS APPL:
                                                                  CD: 2
                                                                                                    CD:
                                                                                                     CD:
     CUST SSN:
                                                                    OTHER ID:
                                                                                                              SCORE:
     GAS DEPOSIT:
                       0 WTR DEPOSIT:
                                               REF DEPOSIT:
                                                            0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
     EMPLOYMENT: CITY OF LONG BEACH
                                         STREET:
                                                                                                          POINTS: 020
                                                                                               DIST: 207
                                                                         CITY:
                   OK FOR TN THIS EVE, 8:30 P.M. OK PER PH
                                                                                    PREMIUM CD:
                                                                                                 PREMIUM TIME:
     FIELD REMARKS: RELITE WH, ELEC IGN RNGE, LEFT F/F OFF PER OWNER, SHE STATES
                   THAT IT HAS BEEN TURN OFF AT SHUT/OFF VALVE UNDER HOUSE/ ALSO TURN WATER BA
                   CK ON
     MTR OBS: 120
                     VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
     PRESSURE FLOW: 07.500 LOCKUP: 08.000 BYPASS: T REGULATOR: LA1
                                                   EQ:
     PRINT FO: G SUPERVISOR REVIEW BY:
                                           KEY:
                                                           CONDEMNED MTR:
                                                                            CL&SH:
     COMPLETION DATE: 12/07/06 TIME: 2041 BY: JXM DEPT: G
                                                         FORM ISSUED:
                                                                             ISSUE WORK CODES:
     UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPB ORDER #: 0001057296 JOB CDS: TNNPB
                                                                                                             PRIORITY: 20
     SVC METER NUMBER HI READ . READ HI/LO FND HOWOFF
                                                                             AUDIT DATE
                                                                                        TIME FUNCTION
                                                                                                         TERMINAL OPERATOR
                                                                                                        01057296 TNNPB
      G 0275 028621
                                                                              12/07/06
                                                                                        2041
                                                                                             UCAD CMPLT
                          695
                                   690
                                              F
                                                  LN
                                              F
                                                                              12/07/06
                                                                                              ARRIVED
                                                                                                         01057296
                                                                                                                  JOMACIA
         N48152152
                                   998
                                                                                        2021
                          1003
                                                  LN
                                                                              12/07/06
                                                                                        2010
                                                                                              ENROUTE
                                                                                                         01057296
                                                                                                                  JOMACIA
                                                                              12/07/06
                                                                                        1848
                                                                                              DISPATCHED
                                                                                                         01057296
                                                                                                                  JOMACIA
                                                                              12/07/06
                                                                                        1626
                                                                                              UNASSIGNED
                                                                                                         01057296
                                                                                                                  UCAD
                                                                              12/07/06
                                                                                        1626
                                                                                              ADDED
                                                                                                         YB02
                                                                                                                  UBC08TCN
```

TF F UB0260
ORDER BY: CREDIT UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 06/05/07 ALL DAY PRINT FO: G DIST: 207 POINTS: 010 LEAVE 3-DAY NOTIFY: TRANSFER TO: SPEC INSTR 1): AMOUNT OWED = 71.91

COMPLETION DATE: 06/05/07 TIME: 1554 BY: BAT DEPT: G FORM ISSUED: CATCH KEY:

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: PRIORITY: 40 JOB CODES: TFNPB

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: SUPV REVIEW BY:

TERMINAL OPI CD: AUDIT DATE TIME FUNCTION 06/05/07 1554 UCAD CMP EST-HI HI-LO FND HOWOFF SERVICE METER NUMBER READ TERMINAL OPERATOR 745 01146485 TFNPB G 0275 028621 752 N ML UCAD CMPLT ARRIVED 01146485 BETHOMA N48152152 1038 1059 N PN 06/05/07 1546 06/05/07 ENROUTE 01146485 BETHOMA . 1545 DISPATCHED 01146485 BETHOMA 06/05/07 0430 06/04/07 1333 UNASSIGNED 01146485 TFNPB 05/31/07 1918 ADDED UB0260 UB0260

U

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\equiv \bar{\epsilon} \equiv 1 TN F YB00
                              UBC18DSC 00/00/00 SERVICES: GAS: G WTR: SWR:
                                                                                           REF: WANT DATE: 06/08/07 PM
  ORDER BY: FNP TN
                                                               BILL RECON:
                               PREV ACCT:
                                                                                              TRANSFER FROM:
                                                                                                                               CREDIT RATE: X
 CUST NAME: RICHARDSON, LAURA

CO NAMED:

PHONE1: (562) 426 CD: 1 PHONE2: (562) 570-CD:

CUST SSN: DRIVERS LIC: STATE: OTHER ID: CD:

GAS DEPOSIT: 0 WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
                                                                                                                               BUSINESS APPL:
                                                                                                                                    SCORE:
  EMPLOYMENT: CITY OF LONG BEACH
                                              STREET:
                                                                                      CITY:
                                                                                                                 DIST: 207
                                                                                                                               POINTS: 020
  FIELD REMARKS: LIT RA WH LF FF PER CUST. REQ
  MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
                                        BYPASS: T REGULATOR: LA1
Y: KEY: EQ: CONDEMNET
  PRESSURE FLOW:
                      LOCKUP:
  PRINT FO: G SUPERVISOR REVIEW BY:
                                                                    CONDEMNED MTR:
                                                                                         CL&SH:
 COMPLETION DATE: 06/08/07 TIME: 1349 BY: ARG DEPT: G FORM ISSUED:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPG ORDER #: SVC METER NUMBER HI READ READ HI/LO FND HOWOFF
                                                                  FORM_ISSUED:
                                                                                           ISSUE WORK CODES:
                                                                                                                                   PRIORITY: 20
                                                                                      JOB CDS: TNNPG
                                                                                           AUDIT DATE
                                                                                                               FUNCTION
                                                                                                                             TERMINAL OPERATOR
                                                                                                        TIME
   G.
       0275 028621
                           6707
                                      745
                                                   F
                                                         LN
                                                                                            06/08/07
                                                                                                        1349
                                                                                                               UCAD CMPLT 01148347 TNNPG
       N48152152
                           6707
                                      000
                                                                                            06/08/07
                                                                                                        1334 ARRIVED
                                                                                                                             01148347 ALGRIFF
                                                                                                                             01148347
                                                                                                                                        ALGRIFF
                                                                                            06/08/07
                                                                                                         1334
                                                                                                               ENROUTE
                                                                                                         0500 DISPATCHED
                                                                                                                             01148347
                                                                                                                                        ALGRIFF
                                                                                            06/08/07
                                                                                                        1332 UNASSIGNED
                                                                                                                             01148347
                                                                                                                                        UCAD
                                                                                            06/07/07
                                                                                            06/06/07
                                                                                                        0817 ADDED
                                                                                                                             YBOO
                                                                                                                                        UBC18DSC
```

=== 1 TF F UB0260 UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 10/02/07 ALL DAY ORDER BY: CREDIT LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010 TRANSFER TO: SPEC INSTR 1): AMOUNT OWED = 97.34

COMPLETION DATE: 10/02/07 TIME: 0832 BY: RST DEPT: G FORM ISSUED: CATCH KEY:

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: PRIORITY: 40 JOB CODES: TFNPB

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: SUPV REVIEW BY:

TSSUE WORK CODES: TERMINAL OPI CD: READ EST-HI HI-LO FND HOWOFF 771 782 X N ML SERVICE METER NUMBER AUDIT DATE TIME FUNCTION TERMINAL OPERATOR G 0275 028621 782 X 10/02/07 0833 UCAD CMPLT 01201343 TFNPB N48152152 1092 1117 X N PN 10/02/07 0822 ARRIVED 01201343 ROTRUST 01201343 ROTRUST 10/02/07 0817 ENROUTE 10/02/07 0454 DISPATCHED 01201343 ROTRUST 10/01/07 UNASSIGNED 01201343 TFNPB 1335 UB0260 UB0260 09/28/07 1919 ADDED

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TN F YA86
                                                      UBC05DSC 00/00/00 SERVICES: GAS: G WTR: SWR: REF: WANT DATE: 10/05/07 AM
      CREDIT RATE: X
                                                                                                                                                                                                                               BUSINESS APPL:
                                                                                                                                                                                                                                     SCORE:
       EMPLOYMENT: CITY OF LONG BEACH
                                                                                    STREET:
                                                                                                                                                        CITY:
                                                                                                                                                                                                      DIST: 207
                                                                                                                                                                                                                              POINTS: 020
       FIELD REMARKS: LIT RA WH LF FF
       MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
PRINT FO: G SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR: CL&SH:
COMPLETION DATE: 10/05/07 TIME: 0856 BY: ARG DEPT: G FORM ISSUED: ISSUE WORK CODES:
       UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPG ORDER #: 0001203252 JOB CDS: TNNPG
                                                                                                                                                                                                                                     PRIORITY: 20
                                                                                                                                                              AUDIT DATE TIME FUNCTION
       SVC METER NUMBER HI READ READ HI/LO FND HOWOFF
                                                                                                                                                                                                                           TERMINAL OPERATOR
                                                                                                                                                                  10/05/07
                                                                                                                                                                                        0856 UCAD CMPLT 01203252 TNNPG
                 0275 028621 776
                                                                 771
                                                                                F LN
                N48152152
                                                  1097
                                                                                                                                                                                        0856 ARRIVED
                                                                                                                                                                                                                           01203252 ALGRIFF
                                                                                                                                                                  10/05/07
                                                                                                                                                                                                    ENROUTE
                                                                                                                                                                                                                            01203252
                                                                                                                                                                                                                                               ALGRIFF
                                                                                                                                                                                        0855
                                                                                                                                                                  10/05/07
                                                                                                                                                                                        0455
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                                                                                                                                                                                                                                              ALGRIFF
                                                                                                                                                                                                    UNASSIGNED
                                                                                                                                                                                                                           01203252
                                                                                                                                                                  10/04/07
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                                                                                                                                                                                                                                               UCAD
                                                                                                                                                                  10/04/07
                                                                                                                                                                                        1549 ADDED
                                                                                                                                                                                                                            YA86
                                                                                                                                                                                                                                               UBC05DSC
      TN F YA86 UBC05DSC 00/00/00 SERVICES: GAS: WTR: W SWR: S REF: WANT DATE: 10/04/07 PM

ORDER BY: FNP TN

CUST NAME: RICHARDSON, LAURA

CO NAMED:

PHONE1: (562) 426-

CUST SSN:

DRIVERS LIC:

GAS DEPOSIT:

O WTR DEPOSIT:

O REF DEPOSIT:

O NAICS: 000001 LL:

APPLIANCE:

CUST SAN:

CUST STATE:

O NAICS: 000001 LL:

CUST SAN:

CUST SAN:

CUST STATE:

O NAICS: 000001 LL:

CUST SAN:

CUST
     TN F YA86
                                                                                                                                                                                                                               CREDIT RATE: X
                                                                                                                                                                                                                 CD: BUSINESS APPL:
                                                                                                                                                                                                                 CD: SCORE:
                                                                                                                                                                                                     DIST: 207 POINTS: 020
       EMPLOYMENT: CITY OF LONG BEACH
                                                                                    STREET:
                                                                                                                                                        CITY:
       PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
PRINT FO: W SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR:
COMPLETION DATE: 10/04/07 TIME: 1722 BY: JAC DEPT: G FORM ISSUED:
                                                                                                                                                              CL&SH:
                                                                                                                                                               ISSUE WORK CODES:
       UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPW ORDER #: 0001203250 JOB CDS: TNNPB
                                                                                                                                                                                                                                     PRIORITY: 20
       SVC METER NUMBER HI READ READ HI/LO FND HOWOFF
                                                                                                                                                               AUDIT DATE TIME FUNCTION
                                                                                                                                                                                                                           TERMINAL OPERATOR
                                                                                                                                                                                      1107 UPDATED
               0275 028621
                                           776
                                                                    000
                                                                                                                                                                  10/08/07
                                                                                                                                                                                                                           YD78
                                                                                                                                                                                        0855 UCAD CMPLT 01203250 TNNPB
                N48152152
                                                  1097
                                                                    1092
                                                                                                                                                                  10/05/07
                                                                                                                                                                                                    ARRIVED
                                                                                                                                                                                                                           01203250 ALGRIFF
                                                                                                                                                                  10/05/07
                                                                                                                                                                                        0852
                                                                                                                                                                  10/05/07
                                                                                                                                                                                                                            01203250 ALGRIFF
                                                                                                                                                                                        0825
                                                                                                                                                                                                    ENROUTE
                                                                                                                                                                                                    DISPATCHED 01203250
                                                                                                                                                                                                                                               ALGRIFF
                                                                                                                                                                                        0455
                                                                                                                                                                  10/04/07
                                                                                                                                                                                        1549
                                                                                                                                                                                                    FO PRINTED
                                                                                                                                                                                                                           WTR DISP
                                                                                                                                                                                                                                               UBC05DSC
                                                                                                                                                                  10/04/07
                                                                                                                                                                                        1549
                                                                                                                                                                                                    CHANGED
                                                                                                                                                                                                                           GAS DISP
                                                                                                                                                                                                                                               UBC05DSC
                                                                                                                                                                                                    UNASSIGNED
                                                                                                                                                                  10/04/07
                                                                                                                                                                                        1548
                                                                                                                                                                                                                           01203250
                                                                                                                                                                                                                                               UCAD
                                                                                                                                                                                                                                               UBC05DSC
                                                                                                                                                                                                   ADDED
                                                                                                                                                                                                                           YA86
                                                                                                                                                                  10/04/07
                                                                                                                                                                                        1548
```

EW F YD51 UBWSDNXP 00/00/00 ORDERED BY: PRINT ORDER REQUEST MTR WAS: ON MTR WAS LEFT: ON HANGE: OLD AGE COMPLETION DATE: 02/19/08 TIME: 1515 BY: CXM ORDER PRINT DATE: 02/11/08 REASON FOR EXCHANGE: OLD AGE READ TYPE SIZE POS 000 DISC 3/4 4 LOCATION METER NBR N48152152 1108 3/4 1118 X N51321832 ATE TIME AUDIT DATE FUNCTION TERMINAL OPERATOR 02/20/08 02/11/08 1610 UPDATED YD78 UBWSDJGE 0925 FO PRINTED YD51 UBWSDNXP 02/11/08 UBWSDNXP 0925 ADDED YD51

LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO.

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

STATE OF California

The undersigned borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this 4th	day of Ja	nuary, 2007	5
Laura Richardson	(Borrower)	8	(Borrower)
<u> </u>	(Borrower)		(Borrower)
Sworn to and subscribed before me	e this	day of	*
		Notary Public State/Commonwealth of	***************************************
		Acting in the County/Parish of	*
		My Commission Expires:	

-14 (0405)

VMP Mortgage Solutions, Inc. (800)521-7291

5/04

OCCUPANCY AGREEMENT

DATE:	Janua	ary 4	2007
			Richardso

LOAN #:L

PROPERTY ADDRESS: 3622 West Curtis Drive

Sacramento, CA 95818

The undersigned Borrower(s) of the above captioned property understand that one of the conditions of the loan is that Borrower(s) occupy the subject property and Borrower(s) do hereby certify as follows:

- 1. Borrower intends to occupy the property as Borrower's primary residence.
- 2. Borrower intends to occupy the property during the 12 month period immediately following the loan closing as the primary residence of the Borrower (i.e., the property will be "owner occupied").
- 3. If Borrower's intention changes prior to the loan closing, Borrower agrees to notify Lender immediately of that fact.
- Borrower understands that Lender may not make the loan in connection with subject property without this Occupancy Agreement.
- Borrower acknowledges Lender has relied upon the Borrower's representation of occupancy in securing said loan, the interest rate or funding said loan.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGES AND AGREES THAT:

- 1. ANY MISREPRESENTATION OF OCCUPANCY BY BORROWER(S);
- BORROWER(S) FAILURE TO OCCUPY THE PROPERTY AS THE PRIMARY RESIDENCE (i.e. OWNER-OCCUPIED) DURING THE 12 MONTH PERIOD FOLLOWING THE LOAN CLOSING;

SHALL CONSTITUTE A DEFAULT UNDER THE NOTE AND SECURITY INSTRUMENT EXECUTED IN CONNECTION WITH SAID LOAN AND, UPON THE OCCURRENCE OF SAID DEFAULT, THE WHOLE SUM OF PRINCIPAL AND INTEREST PAYABLE PURSUANT TO SAID NOTE PLUS COSTS AND FEES SHALL BECOME IMMEDIATELY DUE AT THE OPTION OF THE HOLDER THEREOF AND/OR LENDER MAY ADJUST THE INTEREST RATE TO BE EQUIVALENT TO THAT OF A NON-OWNER OCCUPIED LOAN.

Borrower(s) understand that it is a Federal Crime punishable by fine or imprisonment or both to knowingly make any false statement concerning any of the above facts, as applicable under the provisions of Title 18 U.S.C., Sec. 1014.

I declare that the foregoing Agreement is true and correct and agree to said terms of Agreement allowing Lender discretion to call loan due and/or adjust the interest rate based upon any misrepresentation of occupancy.

Borrower	Date	Borrower	Date
Borrower Laura Richardson	19,07 Date	Borrower	Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

- Hair Ballad	14/07	DES	3
(Borrower's Signature) Laura Richardson	/ / (Date)		(Social Security Number)
(Borrower's Signature)	(Date)		(Social Security Number)

Borrower Name(s): Laura Richardson Lender: Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 Date: January 04, 2007

Property Address:

3622 West Curtis Drive, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is 300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report

The information and credit scoring model may be different than the Credit Score that may be used by the lender.





CALIFORNIA CREDIT SCORE NOTICE Lender: Borrower Name(s): Washington Mutual Bank Laura Richardson 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200 Date: January 04, 2007 NOTICE TO THE HOME LOAN APPLICANT In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another. If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender. Credit information gathered by: CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308 One or more of the following credit bureaus will provide the credit score: Equifax Credit Information Services Trans Union Experian P.O. Box 2002 P.O. Box 740241 P.O. Box 4000 Chester, PA 19016 Allen, TX 75013 Atlanta, GA 30374 1-888-397-3742 1-800-685-1111 1-866-887-2673 Your acknowledgment below signifies that this written notice was provided to you. Date Borrower Borrower Date Borrower Date Date Borrower Borrower Borrower

-140(CA) (0107) 01

VMP MURTGAGE FORMS - (800)521-7291

APPRAISAL	DISCLOSURE
Borrower Name(s):	Lender: Washington Mutual Bank
Laura Richardson	1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Andre III. CA 32000
Property Address: 3622 West Curtis Drive Sacramento, CA 95818	Date: January 04, 2007
wish a copy, please write to us at the mailing address	sed in connection with your application for credit. If you as we have provided. We must hear from you no later taken on your credit application or you withdraw your
Contact: <u>National Post Closing Operation</u> Lender/Broker: <u>Washington Mutual Bank</u>	ns
Address: Mail Stop SC00140	
2210 Enterprise Drive Florence, SC 29501	
Telephone:	
In your letter, give us the following information:	
Borrower Name(s): Laura Richardson	
Loan Number: 3622 West Curtis Drive, Closing Date: January 4, 2007	Sacramento, CA 95818
Palled Dallack V4/07	
Borrower Laura Richardson / Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

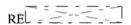


VMP MORTGAGE FORMS - (800)521-7291

12/93



Long Beach Mortgage



Dear Customer:

We want to provide you with important information regarding the servicing of your new home loan. Please make a note of the important information outlined below.

Billing Statement

Approximately 15 days prior to your first payment due, you will receive your Washington Mutual Bank billing statement. Enclosed with your billing statement will be a brochure explaining the various features of your statement.

Loan Payments

Washington Mutual Bank will begin accepting payments March 1, 2007 If you do not receive your billing statement by your first payment due date, you may send your payment to:

> Washington Mutual Bank P.O. Box 3139 Milwaukee, WI 53201-3139

Please note that loan payments cannot be made through Automated Teller Machines (ATMs).

Note: One way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. For details regarding this service, please contact Washington Mutual's Customer Service Department at the number referenced below.

Customer Service

You may call the Washington Mutual Customer Service Department at 1-866-926-8937 to obtain information about your loan. You may use our Self Service Telephone Banking 24-hours a day, 7 days a week; or speak with a customer service representative, 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Or write to Washington Mutual Bank at, P.O. Box 3139, Milwaukee, WI 53201-3139



You can also visit our Washington Mutual Bank website at www.wamumortgage.com.

Sincerely Washington Mutual Bank





Long Beach Mortgage

Auto Pay - Enrollment Form

YES, please sign me/us up for Auto Pay, the convenient service that automatically deducts my/our mortgage loan payment from the designated Bank account each month in accordance with the Terms and Conditions on page 2, and other provisions of this Enrollment Form.

My/Our \	Nashington Mutual Loan Number is:	
	e(s) on the account is/are as follows: Richardson	
Borrower	Name	Co-Borrower Name (if applicable) (562) 706
Daytime	Phone Number	Evening Phone Number
Your pay Date must a Deduct deduction occur on	st be at least one day prior to the last day of your late-charge gr tion Date that is on or after the last day of your late-charge gr n will occur on the payment due date. If the Deduction Date fall the following business day. If you would like additional informate- 26-8937.	ch month on the Deduction Date you choose below. The Deduction ace period under the terms of your loan documents. If you choose race period, or if you do not choose a Deduction Date at all, the is on a weekend or a legal or business holiday, the deduction will mation about your available draft dates, please call us toll free at
\Box	I choose the following Deduction Date: The	day of each month.
Choose a	Payment Option	
8	Minimum Monthly Payment Only Minimum Monthly Payment, together with an additional \$ This additional amount will be deducted from the designated	amount of \$, for a total payment options: Bank account and applied each month to pay down the principal set the Terms and Conditions regarding changes in your monthly
If you ha	sufficient to pay all of the accrued interest for the previous m. Negative amortization may result, which means that any unpaid additional interest. Option 2: Interest Only Payment This amount pays all of the accrued interest for the previous of However, no portion of the payment will be applied to reduce the Option 3: Full Principal and Interest Payment (based on the remain the payment pays all of the accrued interest for the previous more assufficient amount of principal to pay off your loan based on the Option 4: Full Principal and Interest Payment (based on a 15-year	t is currently due under your loan note. This amount may not be onth or to pay the loan in full over the remaining scheduled term. Interest will be added to the principal loan balance and will accrue month (including the amount that exceeds the Minimurn Payment), se principal balance of your loan. Sining scheduled term of your loan) with (including the amount that exceeds the Minimum Payment) and se remaining scheduled term under your loan documents. For term) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment) and the finduding the amount that exceeds the Minimum Payment).
other opt If you do available describes	tions are available, the payment amounts for those options will all onot select one of the above payment options, only the Minimur or is less than your Minimum Payment in a given month, the d in the Terms and Conditions will also be deducted. Payment an	or more of the other options may not be available each month. If ways be equal to or greater than the Minimum Payment. In Payment will be deducted. If the selected payment option is not Minimum Payment will be deducted. In any event, other amounts nounts for all of the Option ARM loan payment options listed above
In addition	k account each month and applied to pay down the principal bala	ove, you may also have an additional fixed amount deducted from ance of your loan. each month and apply it to pay down the principal balance of the
Please of Please pr Financial Account Nine-Dig	account information account information account information account of the following accounts from which your home loan Checking Account Checking Account Acco	or savings account:
	e deposit slip (if available) with this form. If a deposit slip is r	ck with this form. If you have selected a savings account, please not available, contact your financial institution for its Transit/ABA
	nth from the Bank account noted above. I/We have reviewed ar	payments (in the amount indicated) for the referenced loan number and accepted the Terms and Conditions and other provisions of this
X Signature	e Date	X Signature Date
0.00	THE SAME TO SEE STATE ST	Signature Date the checking or savings account requires multiple signatures, please

AutoPay Enrollment Form 4140889 106101

which will indicate the start date of Auto Pay.

If you have questions about Auto Pay, please call us toll free at 1-866-926-8937.

Note: It is important to make your loan payment directly to Washington Mutual until you have received an Auto Pay confirmation letter,



Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, escrew payments (such as taxes, property insurance and mortgage insurance) and payments for optional products with respect to your loan, as the same may change from time to time under the terms of the governing documents, plus any additional payments that you authorize, on the monthly dates ("Deduction Dates") as indicated. You agree to maintain sufficient available funds in the account on the business day prior to each Deduction Date to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, FA ("Washington Mutual") has the right to assess a rejection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any later time(s). Washington Mutual reserves the right to change its rejection fee at any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automated deduction is not made, you remain responsible for making your payment on time by remitting a check to Washington Mutual for the full payment due. You also remain responsible for paying directly to Washington Mutual any late charges and other fees and amounts due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automated deduction process. If your loan is not current. Washington Mutual may suspend the automated deductions from your Bank account and you will be responsible for making your payments directly. If your loan is paid ahead, the drafting of your next payment will occur after your prepaid amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to authorize these automated deductions. You will continue to pay your loan payments directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automated deductions. You may change your automated deductions online or by notifying Washington Mutual in writing, and the changes will be effective within ten (10) business days after the date the notice is received. You may terminate your authorization for automated deductions by notifying Washington Mutual in writing, and the termination will be effective ten (10) business days after the date the notice is received. You will need to terminate the automated deduction service once your loan is paid off. Washington Mutual may modify or terminate the automated deduction service by notifying you in writing at the address set forth in its loan records. Following the effective date of any termination by Washington Mutual or you, you will be responsible for making your payments effrectly and in a timely manner. These Terms and Conditions and the other provisions of this Enrollment Form shall be governed by and interpreted in accordance with the laws of the United States of America and, to the extent that the laws of the United States of America are not applicable, with the internal laws of the State of California (without giving effect to any choice of law of rule that would cause the application of the laws of any jurisdiction other than the United States of America or the State of California to the rights and duties of the parties). By signing and returning the Enrollment Form, you agree to these Terms and Conditions and the other provisions of the Enrollment Form. If Washington Mutual so agrees, then, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the faxed documents and any signature(s) thereon shall be regarded as the same as original(s).

Please retain a copy of the completed, signed Enrollment Form for your records.





Stewart Title of Sacramento 730 Alhambra Blvd., Suite 202 Sacramento, CA 95816

> Phone: (916) 492-7220 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY:	3622 West Curtis Drive	DATE:	January	4, 2007
	Sacramento, CA 95818	ESCROW OFFICE	ER: Nikki Da	avis
		CLOSING DATE:	Decemb	er 18, 2006
BUYER:	Laura Richardson	ESCROW NO .:		
			DEDITO	CDEDITO
EINANCIAL C	ONSIDERATION		DEBITS	CREDITS
Total Consider		5	35,001.00	
	aura Richardson		00,001.00	1,000.00
	aura Richardson			22,172.22
	aura Richardson			5,000.00
New 1st Trust				535,001.00
LOAN INFOR	MATION Machinetes Mutual Pa	ante		
[Charges \$15.	MATION - Washington Mutual Ba	HIK		
	on Fee to Avenue Mortgage		10,700.00	
	Experian to Avenue Mortgage		13.33	
	ection Fee Sean B. Gallagher to Av	enue Mortgage	350.00	
	Payment Services to Washington		81.00	
	Fee LandAmerica		8.00	
	sing Fee to Avenue Mortgage		500.00	
	tion Fee to Avenue Mortgage		275.00	
Broker Underv	writing Fee to Avenue Mortgage		400.00	
Interest at \$12	8.9900/day from FUNDING to 02/0	1/2007 to	3,482.73	
Washington M	utual Bank			
PRORATIONS	S/ADJUSTMENTS			
	at \$451.48/semi-annually from 01/	01/2007 to COE		7.52
	to Buyer towards closing costs			15,000.00
	to Seller \$96.03/day fr 12/19/06 to	1/5/07	1,632.51	
	to Seller \$100/day fr 1/5/07 to CO		500.00	
	į.			
OTHER DEBI	TS/CREDITS			
	surance for Homeowners Insurance	e Premium	1,231.00	
	nento for City Transfer Tax (1/2)		735.63	
ASAP Signing	Services, Inc. for accomodation si	gning/notary fees	100.00	
TITLE/TAXES	RECORDING CHARGES			
ALTA Loan Po			705.98	
Policy Endorse			25.00	
Recording Gra			20.00	
Recording Tru		147	75.00	
	Transfer Tax (1/2)		294.52	
ESCROW CH	ADCES			
Escrow Fee (515.50	
Drawing Gran			40.00	
Notary Fee	Deed		40.00	
E-Mail Docum	ents		100.00	
Federal Expre			150.00	
Wire Fee	99		20.00	
Refund			21,184.54	

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

TOTAL

\$ 578,180.74 \$ 578,180.74



Stewart Title of Sacramento 730 Alhambra Blvd., Suite 202 Sacramento, CA 95816

Phone: (916) 492-7220 Fax: (916) 492-7229

Date: January 4, 2007

Property Address :

3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of \$535,001.00, plus or minus costs and/or

		s shown on the attached approve	d estimated statement.
transf	(s) hand you herewith loan do er, all of which you may delive rty of this escrow;	ocuments, if applicable, and funds in er and/or record, when you hold for	n the form of a cashier's check or via wire rour account, a Grant Deed to the subject
insura Lende	ince with liability in the amou	nt of \$535,001.00 and a policy of	d Policy 1990, if available, policy of title title insurance pursuant to any applicable Preliminary Report dated as of November
Laura	Richardson, an Unmarried	Woman	
IF TW	O (2) OR MORE PEOPLE AF	RE TAKING TITLE TOGETHER, ple	ase check one of the following:
=	As Joint Tenants As Community Property As Tenants in Common As Community Property Other	with Right of Suvivorship	
		structed by all parties hereto to com the signature(s) thereon, as to said	plete the grant deed, deed of trust and any vesting.
		Section II	
The a	ddress of the subject property	is commonly known as:	
3622	West Curtis Drive, Sacrame	nto, CA 95818	
And s	howing title subject only to the	following:	
(1)			l year 2006 and 2007, not delinquent; taxes unity facility or assessment districts, if any,
(2)		axes assessed at close of escrow of Buyer's within purchase of subject	under Chapter 3.5 of California Revenue & property.
(3)	Items A(1st Pd/2nd Open)	,B,C,D,1 of Preliminary Report refer	renced herein.
(4)	First Deed of Trust to recor Bank.	d securing a note in the amount of \$	\$535,001.00 in favor of Washington Mutual
		(CONTINUED)	Trans'
Selle	's Initials:/	I P0011	Buyer's Initials

Date: January 4, 2007

Escrow No.:

Buyer's Initials:

Page 2 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow

Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I amiwe are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Seller's Initials: ____/_

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto. The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows: Call when check is ready for pickup. Phone (_____) Funds to be wired (per attached authorization instructions)*) Mail Check to: Authorize check to be picked up by: __ Transfer proceeds to: Escrow No. Title Company_ Address Phone Escrow Officer_ *A \$20.00 fee will be charged for outgoing wires SELLERS: Helmar Family Revocable Trust Mark S. Helmar, Trustee Sharon L. Helmar, Trustee Date: Address: 2601 Rochon Way Phone: (916) 451 Sacramento, CA 95818 Received by: Stewart Title of Sacramento Date: (CONTINUED)

Date: January 4, 2007 Escrow No.:	
Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.	
Nikki Davis, Escrow Officer	
All documents and/or funds due to Buyer(s) are to be: (check one)	
() held for pick up by Phone:	
wired to Buyer(s) as per separate wire instructions provided by Buyer(s).	
() mailed by regular mail.	
() other (additional charges may apply).	
Date: 1/4/0 T	
Address: Phone: 562706	
Received by: Stewart Title of Sacramento By: Nikki Davis Escrow Officer Date:	
Stewart Title	
Title V of the Grammaffiliates, from sharing provides you with a no you and the categories providing you with thi Sacramento. LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 1222 03466640 DATE PAY TO THE ORDER OF [27 Internal State State	1417
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 1222 03465640 DATE Title V of the Gramm- affiliates, from sharing provides you with a no you and the categories providing you with thi	-
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 1222 03465640 DATE Title V of the Grammarifiliates, from sharing provides you with a no you and the categories providing you with this Sacramento. We may collect nonpu * Information we rece	ARS 1 Inner traces
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 1222 03465640 DATE Title V of the Gramm- affiliates, from sharing provides you with a no you and the categories providing you with thi Sacramento. We may collect nonpu Information we receive from a consumer reporting agency.	ARS 1 September 1997
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 Title V of the Grammaffiliates, from sharing provides you with a no you and the categories providing you with this Sacramento. We may collect nonpu Information we receive from a consumer reporting agency. Information that we receive from others involved in your transaction, such as the real estate agent or Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic	ARS (1) Indiana Indian
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 1222 03465640 DATE Title V of the Gramm- affiliates, from sharing provides you with a no you and the categories providing you with this Sacramento. We may collect nonpu Information we receive from a consumer reporting agency. Information that we receive from others involved in your transaction, such as the real estate agent or Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic information will be collected about you. We may disclose any of the above information that we collect about our customers or former customers.	lender.
LAURA RICHARDSON 717 EAST VERNON STREET PH. 562-426-2778 Title V of the Grammaffiliates, from sharing provides you with a no you and the categories providing you with this Sacramento. We may collect nonpu Information we receive from a consumer reporting agency. Information that we receive from others involved in your transaction, such as the real estate agent or Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic information will be collected about you. We may disclose any of the above information that we collect about our customers or former custom affiliates or to nonaffiliated third parties permitted by law. We also may disclose this information about our customers or former customers to the following nonaffiliated companies that perform marketing services on our behalf or with whom we have join	lender. Disc personal omers to our ling types of and marketing
Title V of the Grammarifiliates, from sharing provides you with a no you and the categories providing you with this Sacramento. We may collect nonpu Information we receive from a consumer reporting agency. Information that we receive from a consumer reporting agency. Information will be collected about you. We may disclose any of the above information that we collect about our customers or former custom affiliates or to nonaffiliated third parties permitted by law. We also may disclose this information about our customers to the following nonaffiliated companies that perform marketing services on our behalf or with whom we have join agreements: *Financial service providers such as companies engaged in banking, consumer finance, securities and	lender. olic personal omers to our ont marketing dissurance.

(CONTINUED)

LR0013

Seller's Initials: ____/___

Buyer's Initials.

Page 4 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

GENERAL PROVISIONS

1. Deposit of Funds & Disbursements

Deposit of Futures a disputsements.

All funds received in this escrive shall be deposited with other escrive funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrive account or accounts. All disputsements shall be made by your check of STEWART TITLE OF SACRAMENTO.

Prorations and Adjustments

All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.

Recordation of Instruments

Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is

Authorization to Furnish Copies

You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.

Authorization to Execute Assignment of Insurance Policies

You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow, forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.

Personal Property Taxes

No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested

Right of Cancellation

Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filled in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filled, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.

Action in Interpleader

The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and liftigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable atterney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.

Termination of Agency Obligations

If there is no action taken on this excrow within six (6) months after the "time limit date" set forth in the excrow instructions or written extension thereof, your agency obligation shall terminate at your opion and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)

10. Conflicting Instructions

Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions

11. Usury

You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.

12. Cost of Collection, Attorneys Fees

to the term that escond closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.

13. Arbitration

This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statue of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis

If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.

The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow

14. Escrow Holder Bound Only By Instructions

You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: ___ LR0014

Buyer's Initials:

COUNTY OF SACRAMENTO, OFFICE OF THE ASSESSOR
KENNETH D. STIEGER, ASSESSOR
KATHLEEN KELLEHER, ASSISTANT ASSESSOR
[PROPERTY TRANSFER DIVISION
3701 Power Inn Rd., Suite 3000, Sacramento, CA, 95826-43259
www.sacounty.net/assessor
PRELIMINARY CHANGE
FOR ASSISTANCE
PHONE (916) 875-0750 9 a.m. -- 4 p.m.

ASSESSOR'S USE O	NLY
Sal Pr	
Rel Cd	
Sal Ty	
C.E	
Cond	

PRELIMINARY CHANGE OF OWNERSHIP REPORT

PHONE	(916) 875-0750	9 a.m.	4 p.m.	Cond
Prelimi	nary Change o	f Owne	ree (buyer) prior to transfer of subject property in accordance with Se ership Report must be filed with each conveyance in the County Reco may be used in all counties of California. THIS REPORT IS NOT A PUBLIC DOCUM	order's Office for the county where the property is
SELLE	R/TRANSFER	ROR:	Mark S. Helmar and Sharon L. Helmar	MAIL TAX INFORMATION TO:
BUYE	R/TRANSFER	EE: La	aura Richardson	NAME: Ms. Laura Richardson
ASSE	SSOR'S PARC	'FI NI	JMBER(S):	
			R LOCATION: 3622 West Curtis Drive, Sacramento, CA 95818	
June 30 the sec OCCUI TAXES The pro	O. One-half of cond installments RS AFTER JAI DUE FEBRU Operty which yo	these to be	r taxes applies to your property on January 1 of each year for the taxe taxes is due November 1, and one-half is due February 1. The first in mes delinquent on April 10. One tax bill is mailed before November Y 1 AND ON OR BEFORE DECEMBER 31, YOU MAY BE RESPON uired may be subject to a supplemental assessment in an amount to our supplemental roll obligation, please call the the <u>Sacramento Cou</u>	nstallment becomes delinquent on December 10, and 1 to the owner of record. IF THIS TRANSFER ISIBLE FOR THE SECOND INSTALLMENT OF the determined by the Sacramento County Assessor.
			PART I: TRANSFER INFORMATION (please and	swer all questions)
VEC	NO			
YES	NO NO	A.	Is this transfer solely between husband and wife (addition of a spo	use death of a spouse divorce settlement, etc. \?
()	£ /5	B.	"	
()	()	C.		
()	()	D.		poses or to create, terminate, or reconvey a security
<i>(</i>)		E.	interest (e.g., cosigner)? Please explain	ge, or other similar document?
()	(1)	F.		
()	()	G.	그는 그렇게 되었다면 하면 가게 되었다는 사람들은 사람들은 사람들은 사람들은 사람들이 되었다면 하는데 하는데 그렇게 되었다면 하는데	int tenancy (original transferor)?
()	()	H.	' ' NOTE NOTE NOTE NOTE NOTE NOTE NOTE NOTE	
()	13		 to a revocable trust that may be revoked by the transferor? of to a trust that may be revoked by the Creator/Grantor who is tenant(s) as beneficiaries when the Creator/Grantor dies? 	
()	(b		to a irrevocable trust for the benefit of the () Creator/Grar	ntor and/or () Grantor's spouse?
()	()		 to an irrevocable trust from which the property reverts to the 0 	: [4] 하게 하면 하는 경우 [4] 이 이 전 전 (4) 전
()	()	•J.	If this property is subject to a lease, is the remaining lease te	
()	, γ	J.	IS THIS TRANSFER BETWEEN [] PARENT(S) TO CHILD(REN GRANDCHILD(REN)?	ORE FROM GRANDPARENT(S) TO
()	()	*K.	Is this transaction to replace a principal residence by a person 55	years of age or older?
			Within the same county? [] Yes [] No	
()	()	*L.	Is this transaction to replace a principal residence by a person who	
()	, ,	M.	Taxation Code section 69.5? Within the same county? Did this transfer result from the death of a domestic partner curren	
· If you	checked yes		or L, you may qualify for a property tax reassessment exclusion, when	nich may result in lower taxes on your property. IF YOU
DO NO	T FILE A CLA	IM, YO	OUR PROPERTY WILL BE REASSESSED.	
Please	provide any o	ther inf	formation that will help the Assessor to understand the nature of the t	ransfer.
			constitutes and exclusion fro a change in ownership as defined in sec ed above, set forth the specific exclusions claimed.	tion 62 of the Revenue and Taxation Code for any
	Disease			W
	Please answ	er all c	questions in each section. If a question does not apply, indicate PART II: OTHER TRANSFER INFOR	
			PART II: OTHER TRANSFER INFOR	WATION
A.	Date of Tra	nsfer i	f other than recording date	
B.			Please check appropriate box.	
Acquie	(XPurch	ase	() Foreclosure () Gift () Trade or E	Exchange () Merger, Stock or Partnership
Acquis		act of S	Sale - Date of Contract	
				ther: Please explain:
	() Creat	ion of a	a Lease; () Assignment of a Lease; () Termination of a Lea	
	() Date			
			n in years (including written options)	
C.			erm in years (including written options) I interest in the property transferred? () Yes (\(\)No	
- ·	Trus only o	- hours	. moreov m the property named color () 165 () 140	

LR0015

If yes, indicate the percentage transferred _____

Please answer, to the best of your knowledge, all applicable questions, sign and date. If a question does not apply, indicate with "N/A". PART III: PURCHASE PRICE AND TERMS OF SALE CASH DOWN PAYMENT OR value of trade or exchange (excluding closing costs) Amount \$ A. FIRST DEED OF TRUST@ _ years. Pymts./Mo = \$ (Prin & Int only) Amount \$535,001.00 % interest for B. Discount Points) () Fixed Rate () New Loan () Assumed existing loan balance () Conventional) Variable Rate) All Inclusive D.T. (\$) Bank or Savings & Loan () VA(Discount Points) Wrapped) () Cal-Vet () Loan carried by seller () Finance company Balloon Payment () Yes () No Due Date Amount \$ SECOND DEED OF TRUST@ % interest for years. Pymts./Mo = \$ (Prin & Int only) Amount \$ C. () Fixed Rate () Bank of Savings & Loan () New Loan () Assumed Existing Loan Balance () Loan Carried by Seller () Variable Rate Amount \$ Balloon Payment () Yes () No Due Date ()Yes OTHER FINANCING: Is other financing involved not covered in (b) or (c) above? () No D. Amount \$ % interest for years. Pymts./Mo. = \$ (Prin & Int only) () Fixed Rate () Bank of Savings & Loan () New Loan () Loan Carried by Seller () Variable Rate () Assumed Existing Loan Balance Balloon Payment () Yes () No Due Date Amount \$ WAS AN IMPROVEMENT BOND ASSUMED BY THE BUYER? () Yes () No Outstanding Balance: Amount \$ E TOTAL PURCHASE PRICE: (or acquisition price, if traded or exchanged, include real estate commission if paid) F TOTAL ITEMS A THROUGH E 535,001.0 . PROPERTY PURCHASE: () Through a broker; () Direct from seller; () From a family member () Other (please explain) : G. If purchased through a broker, provide broker's name and phone number: Please explain any special terms, seller concessions, or financing and any other information that would help the Assessor understand the purchase price and terms of sale: PART IV: PROPERTY INFORMATION A. TYPE OF PROPERTY TRANSFERRED: (√) Single-family residence) Agricultural) Timeshare () Multiple-family residence (no. of units:) Co-op/Own-your-own) Manufactured home) Commercial/Industrial) Condominium) Unimproved lot) Other (Description: IS THIS PROPERTY INTENDED AS YOUR PRINCIPAL RESIDENCE? (Yes () No В If yes, enter date of occupancy _ or intended occupancy (year) IS PERSONAL PROPERTY INCLUDED IN PURCHASE PRICE (i.e., furniture, farm equipment, machinery, etc.) C, (other than a manufactured home subject to local property tax)? ()Yes (NO If yes, enter the value of the personal property included in the purchase price \$ (Attach itemized list of personal property.) IS THE MANUFACTURED HOME INCLUDED IN PURCHASE PRICE? D. () Yes VNo If yes, how much of the purchase price is allocated to the manufactured home? \$ Is the manufactured home subject to local property tax? ()Yes () No What is the decal number? DOES THE PROPERTY PRODUCE INCOME? () Yes (XNO E If yes, is the income from: () Lease/Rent () Contract () Mineral rights () Other - (please explain): WHAT WAS THE CONDITION OF THE PROPERTY AT THE TIME OF SALE? F. (Good () Average () Fair ()Poor Please explain the physical condition of the property and provide any other information (such as restrictions, etc.) that would assist the Assessor in determining the value of the property: CERTIFICATION OWNERSHIP TYPE Proprietorship I certify that the foregoing is true, correct and complete to the best of my knowledge and belief. Partnership This declaration is binding on each and every co-owner and/or partner. Corporation Other NEW OWNER/CORPORATE OFFIC TITLE

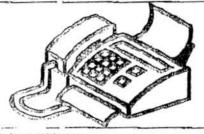
NAME of ENTITY Proper of printed)

FEDERAL EMPLOYER ID NUMBER

ADDRESS ((typed or printed)

(NOTE: The Assessor may contact you for further information)

If a document evidencing a change of ownership is presented to the recorder for recordation without the concurrent filing of a preliminary change of ownership report, the recorder may charge an additional recording fee of twenty dollars (\$20).



KIN GERT PANCHER

Fax number 916 492 7229

Date:01/04/2007

THE DESK OF

JEANNETTE FUENTES
At

AVENUE MORTGAGE

14241 E Firestone Bivd suite#110 La Mirada CA 90638 Office 562 229-9399 Fax 562 229-9554

Regarding: # Richardson #3957-ND

Comments:

GOOD MORNING

ALLOW APPROVAL FOR THIS ESCROW MENTIONED ABOVE

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Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ____ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ____ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state this will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to state this applicable law and Borrower realds in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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ii uis is en a	ppication for joint of	enic, bonower	and Co-Sorrower ea	GIT AUTHE CIAC	ve mana to t	ibbil tot lo	int o cont (aight o	cionj.		
	Della Della	d-								
Borrower	aux talua		Co-Borrower		ND TERM	S OF LO	AN : -		 -	
tionalous troughous	France T T T	Conventional USDA/Rural Housing Service	Other (explai			ry Case N		Lender (Case Number	
Amount 5	535,001 Inte	Rate 8.800 %				Fixed		Other (explain	1):	
Publicat Pro	perly Address (stree		II. PROPERTY IN	FORMATION	AND PUR	POSE O	F LOAN			No. of Units
		점점 (200명) 1 전체 등 기계	6 County: Sacra	тепто						1
Legal Descr		oprirty (attach d	escription if necessar				7112			Year Built
Purpose of	□ Refinance		tion-Permanent	Other (explain):		perty Will be; Primary Reside	nco 🏻 Scoor	ndary Rosiden	ce []Investment
Your Lot	his line if construct Original Cost		uction-permanent in t Existing Liens	oan. (a) Present V	alue of Lot	(b)	Cost of Improve	ments (T	otal (a+b)	
Acquired	ş	5		\$		s		s		
Complete t Year Acquired	hte Itno If this is a i Original Cost	Amour	nt Existing Liens	Purpose of R	efinance	1	Describe Impro	vamenta	□made	to be made
Title will be	Incld in what Name(s CHARDSON	s) 8				Mannor in A SINGL	Cost: \$ which Title will E MAN	be held	₩ Fe	e will be held in: be Simple assehold (show
Bonower's I		rower ::		Plnancing (exp	NFORMAT		(Include Jr. or S	o-Borrows r. if opplicabl	r	pration date)
Sucial Securi	Home Ph 562-706		ode) DOB (mm/dd/y) 04/04/1963	(yy) Yrs. School 18	Social Secu	rity Numbe	Home Phone (I	ncl. area code	DOB (mm/dd	וטטוטצ. אור (ערער)
Married Separated	Ellunmanted (Incl.)	non might	pendents (not listed b	y Co-Borrower)	Married Separat		narried (include s	ingle. Depen	idents (not liste	d by Bortower)
Present Adr 717 E. WEI	iress (street, city, sta		Own _į , □ Rent _	No. Yrs,	Present Ad	dress (stre	eel, city, state, Z			No. Yrs.
Malling Add	ress. If different from	n Prosent Addr	ees	U	Mailiny Au	liess, if di	Terent from Pres	sent Address		
If raskiling i	of present address	for less than	two years, complet	e the followin	<u>0:</u>			-		
Former Add	ress (street, city, sta	ate, 7IP)	JOwn □Rent _	No Yrs.	Former Ad	dress (stre	et, citv. state. Zi	(P) □0.	wn Rent	No. Yrs.
Former Add	mas (street, city, ste	ate, 7'P)	Own Rent	No. Yrs.	Former Ad	dress (stre	et, city, state, Zi	IP) [.]0	Wn Reni	No, Yre.
	oto 1003 07/05 Loanapp1.frm 09/05			Page	1 of 5	Borrower	WAY.		Freddie Ma	oc Form 65 07/05
						Co-Borrav			LR0018	

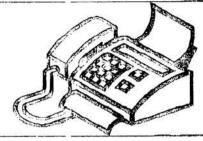
			n) =:==:	DVAILETT !!	IFORES TO	ON.	Co P-		
	Borrower		Yrs. on this	OYMENT IN		Address of Employer	Co-Borre	Employed	Yrs, on this job
Planne & Address of En		Employed AL	2 yt(s)	s Jou	Name of	Address of Chibioyer	□ Selt	EmbloAsa	113, 011 (113)00
1020 H. STREET ST				yerl in this	1				Yra. employed in this
Sacramento, CA 956			line of work	yari in this k/profession					line of work/profession
Position/Title/Type of B	usiness	Business	Phone (Incl.	area code)	Position/T	fille/1 ype of Business		Business	Phone (Incl. area code)
STATE ASSEMBLY	REP.	016-319-	3700						
If employed in curren	t position for lose th	an two yes	rs or It curre	ntly employ	yed in mare	e than one position, con	ploto the	following:	
Manue & Address of Fre	ployer 3elf	Employed	Dates (from	rı-to)		Address of Employer	- Items	Employed	Dates (from-to)
354 P. DOFAH DLY	n.			RESENT					
Long Repol, 6A 000	200		Monthly Inc						Monthly Income
Position/Title/Type of B	usiness	Rusiness	Phone (Incl. :	3,037.80	Position/T	Tille/Type of Ausiness		Ausiness	Phone (Incl. area code)
CITY COUNCIL REP		562-570-		aica cocej	1 conjunt	mor typic in this mean		Duomicso	none (mon orea code)
						Address of Lambagas	T 1	<u> </u>	1
Name & Address of Em	iployerSelf	Employed	Dates (from	n-lu)	Name &	Address of Employer	∐ Self	Employed	Dates (from-to)
			Monthly Inc	ome					Monthly Income
Position/Title/Type of B	usiness	Business	Phone (incl. s	area code)	Position/T	Itle/Type of Business		Business	Phone (incl. area codo)
						3500 6 10. 0.5000 6350			
Name & Address of Em	ployer Self	mployed	Dates (from	n-to)	Name & A	Address of Employer	Solf	Employed	Dales (from-to)
			Monthly Inc	ama					Monthly Income
Position/Title/Type of D	Lisiness	Business	Phone (Incl. 8	area code)	Position/T	Tile/Type of Business	-	Businesa	Phone (incl. area code)
Hame & Address of Em	ployer Self	Employed	Monthly Inc		a	Address of Employer	Sert	Employed	Dates (from-to) Monthly income \$
Position/Title/Type of B	valness	Business	Phone (incl. a	area code)	Position/T	Title/Type of Business		Business	Phone (incl. area code)
	v. MON	THLY INCO	ME AND CO	MBINED H	OUSING EX	KPENSE INFORMATION	: :		
Groso Elonikly Income	Borniver	Co-E	Borrower	To	otal	Combined Monthly Housing Expense	Pri	esent	Proposed
Base Fingl, Income ⁴	\$ 9,420,83	\$		\$ 9.	,428.83	Rent	\$		1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2
Overfline			areas muesas a			First Mortgage (P&I)			\$ 4,227.97
Donuses						Other Financing (F&I)			
Commissions						Hazard Insurance			159.04
Dividends/Interest						Real Estate Taxes			557.29
Net Remai Income						Mortgage Insurance			
Other (before completing, see the notice in "describe other income," below)	3,037.80	-		3	,037.80	Homeowner Assn. Dues Other:			-
Total	\$ 12,466.68	\$	-	£ 12	468.63	Total	\$		\$ 4.941.30
TO THE PARTY OF TH	A second managed of the second second		ovide additio		CI DAMES OF THE PARTY.	h se tax returns and finan		ments.	1 8 4,941.30
Describe Other Income	Notice: Allm	ony, chilid su	ipport, ar sec	parete meint	anance Inc	ome need not be revealed have it considered for rep	If the		
B/C]									Monthly Amount
					2				\$
							iles es		
annia Mae Form 1003 (CALTX Form Loanopp2.for	07/05 m 09/05			Page	2 of 5	Borrower S	4	Fre	eddle Mac Form 65 07/05
						Co-Bullower —	-	LR00	19

VI A	SSETS	AND LI	ARIL	ITIES

This Statement and any applicable apporting schedules may be completed jointly by both market and unmarried Co-borrowers if their assets and liabilities to ting this Statement and supporting schedules are required. If the was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that apouse or other person, this Statement and supporting schedules must be completed by that apouse or other person.

Description ASSETS	Ma	ash rket	or Value	Liabilities a	and Ple	dged A	ssets. l	List the o	reditor's n	arne,	address an	decount	humber s, allmun	for all outstanding y, child support,
Cash deposit toward purchase hold by:	\$ stock pledges, etc. Use continuation sheet, if nec satisfied tinnh sale of roal actate owned or upon							t, if necess	sary.	indicate by	*) those !	labilities	which will be	
MELLER WILLIAMS			1,000		LIADILITIES						Monthly Payment & Months Left to Pay			uald Dalance
List checking and savings account				Name and		s of Co	mpany	-		18	Payment/N	tonths -	\$	
Name and address of Bank, S&L, or C PARIMERS & MERCHANTS	Credit Uni	on		OPTION	ONE									
				Acct, no.	_			_		1	(2,592)			445,335
Acet. 110.	\$		40,000	Name and WELLS F			uihailà			18	Paymenth	Months	\$	
Name and address of Bank, S&L, or C	Credii Uni	on		Acct. no.			maanu				(2,475) Payment/I	4onth-	\$	353,198
Acct. no.	\$			XEROX	audies	30100	whariy			1	rayment	Monuta		
Name and suddress of Bank, S&L, or C	credit Uni	on		Acct. no.							133 Paymenth		8	1,582
Acet, no.	\$	-		CAP ONE		is or Co	mpany	6		1	raymanor	domina	1.	
Slocios E. Bonds (Company	\$			-										
name/number decoription)				1								12		
	1			Acct. no.						7		(R)		841
	1			Name and	addres	s ol Co	mpany			18	Payment/l	Months	3	
t.lfc Insurance not cash value	3				*					1				
Face arriount: 3 250,000	-			_									1	
Subtetal Liquid Ansots	5		41,000	Acct. no.						1			5	
Real estate owned (enter market value from schedule of real estate owned)	5	1,	050,000	Name and	Name and oddress of Company					1	\$ Paymen/Months			
Vosted interest in retirement fund	\$													
(attach financial statement)	S			Auct, no.						-			1	
Automobiles owned (make and year)	\$				Alimony/Child Support/Seperate Maintenance Payments Owed to:					1				
Olher Assats (ilemize) PERSOHAL ITEMS	s		35,000	Job-Relate	d Expe	ense (ct	nild care	9, Union	dues, etc	2.) 8	5			
			1	Total Mon	this Pa	avment	6			7		162	1 :	
	1		400.000	Net Worth		=>	s		205 044	+	Total Liabil	162	\$	Sun age
Total Assets a.	\$	-	126,000	(a minus b)			-		325,044		- Clair Eller	82.77	سسسل	800,956
Schodulo of final Estate Owned (if all Property Address (enter 5 if sold, PS sale or R if rental being hold for incom	If pending		Type of Property	Present Market Value	1 /	Amount	of	Renta	ross I Income		fortgage syments	Mainter Taxes	nance,	Not Rental Income
3023 S. PARKER ST. SAMPEURO, CA 90731		R	SFR	s 550,000	5	353	,000	\$	2,000	5_	2,474	3	IMP	\$ -674
747 I., VERNON ST. LOUG BEAGU, CA 90000		R	SFR	500,000		445	,103	_	2,250		2,592		IMP	-567
The Mark Laboratorial and a state of 1 ph/ "marks basis to continue with 1 to 1.														
			Totals	\$ 1,050,000		_	,103	s	4,250	\$	5,006			\$ -1,241
List any additional names under while Alternate Name	li cradii h	as pi	reviously b	een received a Creditor Nam		cate ap	propria	te cred	ltor name	(a) a		number(:		
									19	2	-			
Fannie Mae Form 1003 07/05 CALYX Form Loanapp3.frm 09/05					Page 3	of 5		LOMEL	2)-		Fred	die Mac	Form 65 07/05
#estrations/enviolations/#USWITM.07152						2400 GA	Co	Borrow	-			LR00	20	

MI. DETAILS OF TRA	NSACTION			VIII. DECLARATION	s				
n Purchase, price	\$ 535,001.00		'es" lo xny questi	ons a through I,		Borre	אחר	Co-Bo	rrowar
b. Aligrations, Improvements, repair	. 303,001.00		unuation sheet for		1	Yes	No	Yos	No
c. Land (If acquired separately)		u. Are there any	outstanding judgm	ents against you?			50		
d. Refinance (Incl. debte to be paid	off)	b. Have you bec	en deolared bankrup	ot within the past 7 years?			(Z)		
o. Estimated prepald floms	1,981.67	c. Have you had	property foreclase	d upon or given title or deed in	lieu thereof		[F]		
f. Estimated closing costs	15,900.35	In the last 7 ye	ears?						
g. PMI, MIP, Funding Fee	70,800.05	d. Are you a peri	ty lo a lawsult?				1		
h. Discount (if Borrower will pay)	_			en nhligated on any loan which	resulted in		V		
I. Total costs (add items a through I	h) S52,871.02			of foreclosure, or judgment?					
I. Eubordinalo financing	332,071,02	luans, educetonal	loans, manufactured	morigage logras, SBA logras, hom (mobile) home loans, any mort Yes," provide details, including de per, if any, and reasons for the acti	page. (Inancial				
k Florrower's closing costs paid by 8	Seller	address of Lender,	FIN or VA case number	tres," provide details, including de ber, if any, and reasons for the acti	on.)		. 1		
I. Uther Credits (explain)		f. Are you prese	ently delinquent or h	n default on any Federal debt o			3		
Caeli Daposit	1,000.00			on, bond, or loan guarantee?			- 1	ě	
Seller Credit	15,000.00			, r.hlld support, or separate me	Intenence?		V		г
	1 1		line down payment			Н	3	H	H
	1 1		maker of endorser			$\overline{\Box}$	171	II	\Box
				·····		_			_
		J. Are you a U. S	5, cilizen?			3			
m. Loon amount (exclude PMI, MIF		k. Are you a pen	manent resident ell	en?					
Funding Fee financed)	535,001,00			coperty as your primary reald	lence?	V		11	
n. PMI MIP, Funding Fee financed			eto quessan m below.	rest in a proporty in the last the	ee wars?	1.71			
				own-principal residence (PR).		4	0	L	
o. Lean amount (add m A n)	707.004.nn		The state of the s	nent property (IP)?		P	R		
p. Cash frem/to Borrower (subtract).	335,001.00	(2) How did yo	ou hold title to the h	nome-solely by yourself (S),					
o from I)	1,870.02	Jointly with	your spouse (SP),	or jointly with another person (0)?	_5	_		_
In a record to the second		WLEDGEMEN	IT AND ACRE	MENT	. 5. 5.	-	_		_
hose represented herein attend change in may, in addition to any other rights and in (2) consisting of the Loan analor adminish servicers, adecuators of assigns has ma- tericanission of this application as an "oli- yiden recordings), or my facsimila trans- application were delivered containing my	medies that it may have relating ration of the Loan account may the de any representation or warre refronte record" containing my " ritosion of this application containing	g to such delinquer he transferred with inty, express or impolential	nny, report my name such notice as may plied, to me regard o," as those terms a	and account information to on be required by law; (10) melther ing the property or the condition we defined in applicable tederal	e of more con Lender nor its n or value of t and/or state	ageni ageni he pro aws (e	reports, bro party exclud	rung og kers, in and (* ing au	encies surers (1) my
Anknowledgement, Each of the understand this application or obtain any informate	ind'hereby acknowledges that s	any owner of the Lo	on, ile cervicero, si purocea through ar	oceasors and easilying, may very by source, including a source n	amed in this a	any In	forme	tion co	ntaine
reporting agancy.	/					-			
Borrowal's Signature	Da	14/07	Co-Borrower's S			1)alo		
1)0000	IL INFORMATION FOR	GOVERNMEN	IT MONITORIN	IG PURPOSES					
	usge disclosure laws. You are information, or on whether ye fry you do not furnish ethnicity, and this application in person, which all requirements to which furnish this information.	e not required to fur ou choose to furnic race, or sex, under if you do not wish the lender is subje	mish this information in it. If you furnish in Federal regulation: Federal regulation to funish the informact under applicable CO-BORROWER	on, but are encouraged to do so the information, please provide s. It is lender is required to not mation, please check the box to a state law for the particular type in the particular type and the purpose to the particular type.	o. The law present of the information of loan appropriate information of loan appropriate information of loan appropriate information.	vide y and tion of er mus illed fo	s that face. In the i st revi	a Lond For ra basis o ew the	ter ma
Etherlety: Phisperic or Late			Ethnicity:	Hispanic or Latino	☐ Not Hlah	_		-	
Reserve American Indian Alaska Nullver		Mack or Milican American	Rece:	L. I American Indian or Alaska Native	Asign	L	Alth	ck or can Am	nerloar
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Sox: Y Female	□ Male		Ser.	Female	Møle				
the tree tree tree and tree tree tree tree tree tree tree tre	Inviewer's Name (print or type)		Name and Address of Inten		oyer			
	I-ARLES THOMAS		Date	AVENUF MORTGAGE, 14241 E FIRESTONE E		10			
□ Mail				LA MIRADA, CA 9083		* 14			
	trivlewer's Phone Number (Inc	l. area code)		(P) 682-229-9399	263				
	62-229-9399		-	(F) 562-229-9554					
Fannio Meo Farm 1003 07/06					Erac	din 84	DO FOR	m 66	07/05



To: GEN PANCHER

Fax number 916 492-7229

Date: 91/04/2007

THE DESK OF

JEANNETTE FUENTES At

AVENUE MORTGAGE

1**4241 E Firestone Bivd s**uite#110 La Mirada CA 90638 Office 582 229-9399 Fax 562 229-9554

Regarding: # Richardson #3957-ND

Cananagats:

GOOD MORNING:

ANY MORNING:

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TIME LOSS PAYEE NEEDED FOR YOURE INFORMATION AS SOON AS I

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"A Paganalle Trephe

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Uniform Residential Loan Application

implicable. Concluding the property right has communities stelle, or the fi	In this is an application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Co-Borrower Co-B						to has commun or other perse	er" nity on			
5							DARM (1)	(pe):			
ATT IN	to the state of th		ERTY INF	ORMATION A	ND PURPO	SE OF LOA	N			No. of Units	
	ilis Dit., Sacramento,		v 9acran	aente						1	
Legal Dencr	intion of Subject Property	(attach description i	f necessary	()						Year Built	_
	EE PRELIM REPORT		-								
D	COD F-1		Ėс			Property wi	II bos				
Lorboac of C		Construction Construction-Perma		Other (explain):			Residence]3evund	ary Residen	e Dhwestin	ent
	lila lina if construction				AND THE ENGINEERS	******		1		Married Control Control Control	-
Year Lot Acquired	Original Cost	Amount Existing	Llens	(a) Present Vali	a of Lot	(b) Cost of	Improvemento	Tal	ol (n+b)		
	\$	\$		\$		\$		\$			
	ile line if this is a refine	nce loan.	llana i	Purpose of Ref	nanca	1 Daneth	va Irrinenivariere	le.			
Vedrited	Original Cost	Amount Existing	Liens	rulpose of Refi	Hance	Describ	e Improvemen	13	□ made	to be mad	16
	3	5				Cost: \$					
I set the other.	hold in what Name(s)					nner in which	lille will be hel	ป		e will be held in so Simplo	1:
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	- Borrows		III. BO	RROWERIN			.: Co-Bo				- 5
borrower's h	elama (includa Jr. or Sr. if	applicable)		10	u-Bunuwer's	Name (Include	יול זו, עו או, ול א	plicable			
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	и, сларовов										
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	orn 1003 - 07/05 Loanapo1.fm 09/05			Page 1	01.5	rower	12)		Freddie Ma	ac Form 85 07	/05
					Co-	Borrower		LBar			
								LR00	23		

GOOD FAITH ESTIMATE

Applicants:

LAUGA RICHARDSON

Property Addr: 3622 CURTIS DR., Sacramento, CA 95818

Proposed By: AVENUE MORTGAGE, INC. Ph. 562-229-9399
14241 F FIRESTONE BLVD STE 110, LA MIRADA, CA 90038

Application No: 07-00004 Dale Prepared: 01/03/2007

Loan Program:

The Information provided below offices nethrates of the charges which you are likely to foour at the actilement of your loss. The feed lated are callmates rested charges arely to mare unknet, Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates garants correspond to the numbered lines contained in the INDE-1 actionment attenuant which you will be receiving at settlement. The INDE-1 actionment will show you the actual cost for items paid at settlement.

		o Account 5	525,001	Inforest Rate: 0.000 %	Terms: 360 / 360 mil	hs	
ı	1001	Loan Origination Fee	2.000%				PFC 3 F POC 10,700.02 ₹
	105	Loan Discount					10,700.02 9
	804	Appraisal Fee Credit Report					350.00 ₹
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	oca	Mortgage Breker Fee					
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L	1 fan	IIII.E CHARGES.	1.5			511 N 78	PPC B F POC
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	1107	Altorony Frank					
	1108	Title Insurance:	-				1,500.00 4
	1200	GOVERNMENT REC			5 M 14 4		PFG 3 F POG
	1201	Recording Fees: City/County Tex/Stam		AMENTO		\$	100.00 4
	1202	Sinta Tar/Stamps:	10.				
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1	1. HA.3	ADDITIONAL SETTLE	MINT CHARGES:			\$	PEC 9 F POC
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r-	200	ITHMR REQUIRED I	RY LENDER TO	RE PAID. IN ADVANCE:	Estimated Closing Cos	ris .	15,900.33 PFC 8 F POC
	1001	Interest for	15 days (per day	\$	1,981.87 4
	903	Mortnage Insurance Pro-					
	5914	The state of the s		The second secon	***************************************		
	855	Vr. Funding Fee					
	Tuen	RESERVES DEPOS	TED WITH LEND	ER:			PFC S F POC
	1001	Hazard Insurance Pro-		months @ \$	156.04 per month	\$	
	1003	Merigage Inc. Promius	Roserves	months @ \$ months @ \$	per month		
	1001	Taxes and Assessman		monlins @ \$	557.29 per month		
	1005	Flood insurance Rese	V V P P P P P P P P P P P P P P P P P P	months @ \$	per month		
				months @ \$	per month per month		
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	Est, Closic	ng Costs (+) aid linins/Reserves (+)	15,908.35	New 2nd Mig Closing Costs(+)		eal Estate Taxes	158,U4 557.29
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	SELEB C	BEDIT	-15,000.00			ther	
	fold Est.	Funda named to clos	e		1,870.02 7	otal Monthly Paym	ent 4,941,30
	This been	Good Fallh Estimate is b obtained. These estin	tates are provided t	AVENUE MORTGAGE, INC	iment Procedures Act of 19	. a r4, as ununded (Rt	mortgage broker, and no lender has SPA). Additional information
	rankdanila	ind in the HVD Special I I teal property and the I mer Handbook on ARM I	ender will take a firs	, which is to be provided to you i at fign on the property. The unde	raigned acknowledges receip	t of the booklet "Sett	binerit Costs," and If applicable
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ADDITIONAL REQUIRED CALIFORNIA DISCLUSURES

	c(s): LAURA RICHARDSON		The state of the s
	allateral: the intended security for this proposed loan will be a fleed	of Trust on (street address or logal d	secription)
This is in ideate	It. Sucramento, CA 95018 age Loan Disclosure Statement/Good Faith Estimate is being provid	ed by AVENUE MORTGAGE, IN	C
a see! estate book	cor sering as a mortgage broker, pursuant to the Federal Real Estate	Settlement Procedures Act (RESPA	and similar California law.
In a transaction	subject to HESPA a lender will provide you with an additional C	Good Faith Estimate within three bu	siness days of the receipt of
	cation. You will also be informed of material changes before settles	ment/close of exerow. The name of t	he intended lender to whom
	ation will be delivered is:		
\square	nknown 4 WASHINGTON MUTUAL	(Name of lender, Il known)	
	GOOD FAITH ESTIMATE OF	TOSING COSTS	
6202 24040 FSE			
and any addition in the HUD-1 Se	provided below reflects estimates of the charges you are likely sea listed are estimates; the actual charges may be more or loss. You not items charged will be listed. The numbers listed beside the ex- attlement Statement which you will receive at settlement if this trai	Your transaction may not involve a estimate generally correspond to the assettion is subject to KESPA. The F	charge for every item listed in numbered lines contained IUD-1 Settlement Statement
	and costs for the items paid at settlement. When this transaction is ing receipt of the HUD Guide to Settlement Costs.		go two of this form you are
53 1197-1	Herr	Paid to Others	Paid to Broker
*****	Frans Pavable in Connection with Loan		
801	Lemler's Loun Origination Fee 2.000%	\$ 0.02	\$ 10,700.00
802	Lender's Loan Discount Fee	\$ 390.00	\$
804 803	Appraise Fee Credit Report	\$	\$ 13.23
80.5	Lender's Inspection Fee	s	\$
ROR	Mig Broker Commission/Fee	\$	\$
809	Tax Service Fee	\$	\$ 595.00
310 511	Processing Fee Underwriting Fee	\$ 1,000.00	\$ 595.00
317	V/tre Transfer Fee	\$	3
2 <u></u> 2	ADM FCU	\$	\$ 300.00
		\$	\$
-		\$	3
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*******		\$	\$
		\$	\$
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902	Mortgage Insurance Prefitiums	\$	3
903	Hazard Insurance Premiums	\$	\$
904	County Property Taxes	\$	5
905	VA Funding Fee	\$	<u>\$</u>
2000	Reserves Deposited with Leader	*	Ψ.
tinit	Hozard Insurance: months at \$ /mc		35
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1004	School Text: months at \$ /nc		\$ \$
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,,,,	months at \$ /mc	17.7 E.1	\$
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		\$	\$
1100	Title Charges	\$ 1,200.00	s
1101	Settlement or Closing/Escrow Fee: Document Preparation Fee	\$	\$
1105	Notary Fee	\$ 150.00	\$
1108	Title Insurance:	\$1,500.00	s
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	and a to	\$	\$
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1201	Recording Fors: SACRAMENTO	\$100.00	\$
1:202	City/County Tax/Stamps:	\$ \$	s
		\$	\$
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1300	Additional Settlement Charges		4780
1302	Pest Inspection	\$	\$
		\$.s	\$
		\$	s
1900-1904		\$	\$
2)		\$	\$
Subtotal of Initi	at Fees, Commissions, Costs and Expenses	\$0,201.08	\$11,600,33
			870 02
Total	of Initial Fees, Commissions, Costs and Expenses	\$17,	870.02
Compansation t	n Broker (Not Paid Out of Loan Proceeds):	•	
Companiation to Mortge	age Broker Commission/Fee:	Yes \$	(If known)

LR0025

FAX NO. , 562 229 7650 P. UA

JAMMA PANDE MORTGAGE

JAMMA AVENUE MORTGAGE

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND) Prepared By: AVENUE MORTGAGE, INC. LAURA RICHARDSON 14241 E FIRESTONE BLVD STE 110 3022 CURTIS DR. LA MIRADA, CA 90638 Protectly Address: 562-229-9399 Sacramento, CA 95818 ¿pplication No: Dute Prepared: 01/03/2007 07-00004 ANTIUAL FERCENTAGE FINANCE AMOUNT TOTAL OF FINANCED PAYMENTS CHARGE The amount you will have paid The cost of your cradit as a yearly The dollar amount the credit will The amount of credit provided to after making all payments as cost you you or on your behalf scheduled 1,004,933.53 517,144.31 0.136 " 1,522,077.84 DEPOSIT: The annual percentage rate does not take into account your required deposit PAYMENTS: Your payment schedule will be: When Payments
Are Due

Monthly Deginning: When Payments Are Due When Payments Are Due Payments Antouni e Payments Payments Payments Fayments .. Ligarenta 03/01/2007 4,227,07 359 4,238.01 02/01/2037 1 DEMAND FLATURE: This obligation has a demand feature. JVARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier. CREAT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost. Type Credit Life I want credit life insurance. Signature: seem or etility I want credit disability insurance. Signature: I want credit life and disability insurance. Credit Life and Disability Signature: HIGURAPICE: The following insurance is required to obtain credit: Credit life insurance Credit disability Property insurance You may obtain the insurance from anyone you want that is acceptable to creditor [] If you parchase property flood insurance from creditor you will pay \$ for a one year term. SECURITY: You are giving a security interest in: The goods or property being purchased Real property you already own. LATE CHARGE: If a payment is more than days late, you will be charged % of the payment PREPAYMENT: If you pay off early, you will not liave to pay a peralty. may will not be entitled to a refund of part of the finance charge. may ARSUMPTION: Someone buying your property may, subject to conditions i I may may not assume the remainder of your loan on the original terms. Get your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and propayment refunds and proalties [] * move an estimate ull dates and numerical disclosures except the late payment disclosures are estimates. 10 HOTE: The Payments shown above include reserve deposits for Mortgage lusurance (if applicable), but exclude Property Taxes and insurance. THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE. AND THE PROPERTY OF (Applicant) (Applicant) (Date)

Cely., Form - 1(.hp (02/95)

(Applicant)

(Lender)

(Date)

(Datc)

LR0026

(Applicant)

(Date)

Washington Mutual Bank 1400 S. Douglass Rd., Suite 100 Anaheim, CA 92806

Stewart Title Of Sacramento 730 Alahambra Blvd, 212 Sacramento, CA 95816 January 4, 2007 Loan No. Escrow No.

Dear Nikki Davis,

Below is a list of loan documents required for the above referenced loan.

- 1. Instructions to Escrow/Closing Instructions.
- 2. Note.
- 3. Security Instrument/FNMA/FHMLC uniform instrument.
- 4. Condo Rider (if applicable).
- 5. Pud Rider (if applicable).
- 6. 1-4 Family Rider (if applicable).
- 7. Regulation Z Truth in Lending Disclosure.
- 8. Good Faith Itemization of Amount Financed.
- 9. Flood Insurance Authorization (if applicable).
- 10. Escrow Account Agreement (if applicable).
- 11. Notice of Right to Cancel (if applicable).
- 12. State Fair Lending Notice (if applicable).
- 13. Notice to Applicant
- 14. Occupancy Agreement
- 15. Loan approval conditions attached.

Please return all signed loan documents, original hazard insurance policy with original signature and all loan approval conditions to your funding officer. All documents and conditions must be in our office 12 noon one day prior to funding.

**Note:

We allow funding 10 days into the month as long as the credit approval has not expired and the APR has not adjusted by more than .125%.

Credit Approval Expires February 01, 2007.

Sincerely,

TO: • Stewart Title Of Sacramento • 730 Alahambra Blvd. 212

Sacramento , CA 95816

ATTN: Nikki Davis Phone: (916) 492 Date: 01/04/2007

Esc. #:

Borrower: Laura Richardson

Loan Type: Conventional Fixed Adjustable

Loan #: [= = =]

Originator: FHA/VA Case No:

Account Manager: Christina Palmquist

Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

- Call the branch office to obtain written approval prior to making any changes.
- 2. Obtain the borrower's initials on ALL changes.
- A. The following documents are required to complete the captioned loan. Return all required documents, executed as described within 24 hours.
 - X Applicant Identification Verification (Form 4140507) If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.
 - This document must be completed prior to any documents being executed by the borrower.
 - If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
 - Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
 - Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Pulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the horrowers to execute documents.

X Regulation Z Disclosure: Return executed original and 2 certified copies.

X Note: Return executed original and 2 certified copies.

Deed of Trust/Mortgage: Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank 1400 S. Douglass Rd., Suite 100 Anaheim, CA 92806

	Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans
X	Application: All horrowers to sign, date and complete monitoring section of 1003 (Confidential).
X	Loan Review Agreement
X	Tax Information Sheet
X X X X	Owner Occupancy Agreement
X	Compliance Agreement
	Rescission Notice/Right to Cancel
X	Privacy Policy form 4140591, one (1) copy per customer for each loan.

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

- B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.
 - . Loun funds may not be dishursed until the end of the recission period, if applicable.
 - . If you are unable to dishurse funds within two days, you must return our funds.
 - · You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.
- C. In addition to the above requirements, do not close this loan without:
 - X Fire insurance policy and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.

(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)

Fire policy amount to be at least \$535,001.00 Washington Mutual Bank

ISAOA/ATMIA P.O. Box 100564 Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:		Total Fees		Lender Fees		Broker Fees
Lender Loan Origination Fee	s		\$		\$	
Lender Discount Fee	\$		S		\$	
Credit Report Fee	\$	13.33	\$		8	13.33
Appraisal Fee	S	350.00	\$		\$	350.00
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	S	81.00	\$	81.00	S	
Tax Procurement/Tracking First American	\$		\$		\$	
Lender Doc Prep	\$		S		\$	
Lender Inspection Fee	\$		S		\$	
Lunder Processing Fee	\$		\$		5	
Flood Search Fee to: LandAmerica	\$	8.00	\$	8.00	\$	
Broker Processing Fee	\$	500.00	\$		\$	500.00
Broker Application Fee	S	275.00	\$		\$	275.00
Lender Underwriting Fee	\$		\$		\$	
Broker Underwriting Fee	s	400.00	\$		\$	400.00
Notary Fee	S	135.00	S		\$	
Demand Fee	s		S		\$	
Mortgage Broker Fee	\$		\$		S	
State Specific Fee	S		\$		S	
Broker Origination/Discount (NJ Quly) Fee	\$	10,700.00	S		S	10,700.00
4;	5		3		\$	
¥.£	S		\$		5	
Total Fees	\$	12,462.33		89.00	100	12,238.33
Premium Yield Adjustment to broker	S		S		\$	
(paid by Lender)						

2. Amount of the loan: \$535,001.00

Term: 360 months

Interest Rate: 8.800

- 3. Prepaid deposits: \$
- 4. Credit Report Fee paid to: Broker
- ** 5. Appraisal Fee paid to: Sean B Gallagher
 - 6. Purcluse price: \$535,001.00
 - 7. Cash down payment: \$
 - 8. Seller-paid fees must be disclosed per the attached "Debts and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.
 - * If disbursed to reimburse the broker, HUD1 should show Paid to Experian
 - ** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

		The quotation of interest/charges and Documents expire, do not allow fundi	The state of the s
9. Taxes (est)	0	Mos. @ 557.00	Total:
10. Fire Ins.	0	Mos. @ 134.00	Total:
11. Flood Ins.	0	Mos. @	Total:
12. PMI/MIP lns		Mos. @	Total:
13. Aggregate Es	crow Adjustnik	ent S	
14. Interest @	128.99	per day from disbursement to	the first of the month preceding first payment date set forth in the

- 15. Any and all payments or payoffs must be paid as instructed per the attached "Debts and Disbursements" form.
- 16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of must pass in the form of eash through your excrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land"

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required

Mechanic's Lieu Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

- a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage
- b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.
- c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank

Document Operations 2210 Enterprise Drive

Mail Stop: SCO0140

Florence, SC 29501 E. Lender's Title Policy Requirements:

Alta Policy amount to be at least: \$ 535,001.00

TO: • Stewart Title

730 Alhambra Blvd, 202

Sacramento, CA 95816

17-003957 ND Order #:

01/03/2007

Property Address: 3622 West Curtis Drive Sacramento, CA 95818

County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a

First

Dated -

lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can he delivered to our office no later than three working days after recordation.

- 1. ESCROW: not later than three (3) working days after recording return:
 - a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
 - h. Title Policy in duplicate, correct in form and content,
- 2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.
- DOCUMENTS: All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions

Settlement Agent

4140367 (0610)

Supplemental Instruction to Closing Agent (Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank (Long Beach Mortgage Division)

Loan Number:

Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.

- 4. FIRE AND HAZARD INSURANCE: A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the lean account or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than \$1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust. Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.
- 5. FLOOD INSURANCE: Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.
- RESPA: You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you excrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, hability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.
- HUD-1: Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.
- TITLE INSURANCE POLICY REQUIREMENTS: An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements. endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property.

ALL FUNDS: All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not dishurse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- . You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge	with	the	helow	signature	on each	page	that	I have	read	all pag	es and	fully	understand	and w	rill cr	omply	with	these
instructions.																		

		 	 	 _
Settlement	Acent			



CASH SUMMARY FOR PURCHASE

(Purchase Money Loans Only)

Borrower: Laura Richardson L	oan Number	1	Date: January 04, 2007
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CREDITORS DEBTS	DATE NEXT DUE	BALANCE	PAYOFFS	PAYMENTS
WELLS FARGO HOME MO	RTG	352,819.00	0.00	2,475.00
OPTION ONE MORTGAGE	CO	445,103.00	0.00	2,592.00
CAP ONE BK		44.00	0.00	15.00
BALLY TOTAL FITNESS		812.00	0.00	29.00
XEROX EFCU		1,582.00	0.00	133.00
77-77-2				41:
	-			
	+	2		
	100			
				- 111-22
	1			
-	1			

MONEY REQ'D TO CLOSE	DATE	AMOUNT
Down Payment		
Total Payoffs		
Points, Fees & Prepaids		24,886.10
Tax & Insurance Escrows		0.00
SUBTOTAL-		24,886.10
SUMMARY OF LIQUIDITY	DATE	AMOUNT
VOD'S		40,000.00
Deposit in Escrow		1,000.00
Sale Proceeds		
Gift Funds		
Seller Paid Non-Recurring C/C		0.00
Subordinate Financing		0.00
SUBTOTAL		41,000.00

LOAN AMOUNT	535,001.00
CASH RESERVES	16,113.90
SHORT TO CLOSE	



FIXED/ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In The Wall Street Journal) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007 [Date]

Sacramento [City]

California

[State]

3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$535,001.00

(this amount is called

"Principal"), plus interest, to the order of Lender, Lender is Washington Mutual Bank

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1 I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 4,227.98 change

. This amount may

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of 2009 , and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8 800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceeding months. My interest rate will never be greater than 14.800 % or less than 8.800

MULTISTATE FIXED/ADJUSTABLE RATE NOTE - LIBOR

VMP Mortgage Solutions, Inc.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note

MULTISTATE FIXED/ADJUSTABLE RATE NOTE - LIBOR



10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Eorrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEA	L(S) OF THE UNDERSIGNED.	
- Hur Halas	(Seal)	(Seal)
Laura Richardson	-Borrower	-Borrower
	(Seal)	(Seal)
	-Borrower	-Borrower

[Sign Original Only]



Recording Requested By: Washington Mutual Bank

Return To: 2210 Enterprise Drive Doc Ops - MS SC00140 Florence, SC 29501

Prepared By:

[Space Above This Line For Recording Data] -

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
- (B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

-6(CA) (0207).01

Page 1 of 15

VMP Mortgage Solutions, Inc.

Form 3005 1/01



Lender's address is 1400 South Douglass Road, Suite 100, Anahelm, CA 92000
Lender is the beneficiary under this Security Instrument. (D) "Trustee" is California Reconveyance Company, a California corporation
(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007 The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100
(U.S. \$535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037 . (F) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."
 (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest. (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
X Adjustable Rate Rider Condominium Rider Second Home Rider Balloon Rider Planned Unit Development Rider 1-4 Family Rider VA Rider Biweekly Payment Rider Other(s) [specify]

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard



Initials

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Form 3005 1/01

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County

of SACRAMENTO:

[Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Numbers 3622 West Curtis Drive Sacramento ("Property Address"):

which currently has the address of [Street]
[City], California 95818 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVEMANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

 Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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Page 3 of 15

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

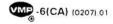
Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessmetits and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be



Page 4 of 15

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

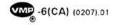
The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Properly, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the



lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or

reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with



the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

- 6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable



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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless

Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.



Initials

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby

assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums

secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be

applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender



Page 9 of 15

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.



Page 10 of 15

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to

take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

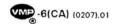
18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by

Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.
- 20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage Ioan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA



Page 11 of 15

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or direaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.



Page 12 of 15

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

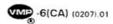
- 23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.
- 24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.
- 25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

Page 13 of 15



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:				
	······································		Laura Richardson	-Borrower
	- 140-1			-Borrowe
		(Seal) -Borrower		-Borrower
	40	(Seal) -Borrower		-Borrower
	\ '\$';	(Seal)		(Seal)





State of California County of		} ss.	
On	before me,	personally	appeared
		, personally kno	wn to me
(or proved to me on the basis of satisfa to the within instrument and acknowl authorized capacity(ies), and that by his upon behalf of which the person(s) acte	edged to me that he/she/they s/her/their signature(s) on the in	(s) whose name(s) is/are su executed the same in his	ubscribed /her/their
WITNESS my hand and official seal.			

-6(CA) (0207).01

Initials

(Seal)

LR0051

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January , 2007 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank

("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8,800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in **The Wall Street Journal**. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor

4140623 (0509)

Page 1 of 3

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's intitial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Rider - Libor

4140623 (0509)

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNI Fixed/Adjusta	ING BELOW, Borrower ble Rate Rider.	accepts and agrees to the terms and covenants contained	
ĕ	240	Laura Richardson	(Seal) -Borrower
	\ \ \ *!		(Seal) -Borrower
			— (Seal) -Borrower
			(Seal) -Borrower
		[Sign Origin	al Only]

SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

MP-304 (0405)

LOAN #:[]	
BORROWER: Laura Richardson	
THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE (This signature must exactly match signatures on t	
Laura Richardson	HALLA DANGE
(Print or Type Name)	Signature
(If applicable, complete the following.)	
I AM ALSO KNOWN AS:	
Laura Ann Richardson	HALLA DAGUL
(Print or Type Name) Batts Laura	Signature Dully
(Print or Type Name) Richardsonbatts, Laura	Signature Dull II
(Print or Type Name) Laura R Batts	Signature Signature
(Print or Type Name)	Signature.
and that	
and the same person.	are one
State/Commonwealth of County/Parish of	
Subscribed and sworn (affirmed) before me this day of	
	Notary Public State/Commonwealth of
	Acting in the County/Parish of
	My Commission Expires:

VMP Mortgage Solutions, Inc. (800)521-7291

LR0055

				4-14-1-1-1	
Washingto	R LENDER'S AGE on Mutual Bank th Douglass Ro RS:		NOR A COM	DA:	Preliminary X Final TE: 01/04/2007 IN NO
		St. Long Beach. CA 90806 rtis Drive, Sacramento,			
	PERCENTAGE RATE of your credit as a	FINANCE CHARGE The dollar amount the credit will cost your.	The amou	ount Financed at of credit provided on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.4	THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IN COLUM	s 1.208.803.37	s 513.55	7.90	s 1,722,361.27
NUMBER OF	AMOUNT OF	PAYMENTS ARE DUE	NUMBER OF	AMOUNT OF	PAYMENTS ARE DUE
24 335 1	\$4,227.98 \$4,824.13 \$4,806.20	Monthly beginning 03/01/2007 Monthly beginning 03/01/2009 Monthly beginning 02/01/2037	PAYMENTS	PAYMENTS	BEGINNING
			18		
		1			
DEMAND FEATURE: X This loan does not have a Demand Feature. This loan has a Demand Feature as follows:					
	ATE FEATURE: on has a Variable Rate F	eature. Variable Rate Disclosures have been	provided to yo	u carlier.	
SECURITY:	You are giving a security	interest in the property located at: 362	2 West Cu	rtis Drive, Sa	cramento, CA 95818
ASSUMPTION Inay as	The state of the s	is property \(\text{\$\texititt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\tex{		e due under original mortg	age terms
FILING / REC	ORDING FEES:	s			
PROPERTY INSURANCE: X Property hazard insurance with a mortgage clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender. Hazard insurance is X is not available through the lender at an estimated cost of for a year term.					
LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.					
PREPAYMENT: If you pay off your loan early, you					
See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties. e means estimate					
We hereby acknowledge reading and feeriving a complete copy of this disclosure.					
Laura Rich	nardsøn	BØRRØWER/DATE			BORROWER DATE
		BORROWER/DATE			BORROWER/INTE

-702 (0211) 01

VMP Morte age Solutions (800)521-7291

Page 1 of 2

12/01

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

LR0057

fritials.



Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 herein after referred to as "Lender"

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.:

Pursuant to California law, the Lender as holder of the note secured by a deed of trust drawn in connection with your loan ("Loan"), hereby notifies you of the following:

- Servicing. In the event of a subsequent transfer of the servicing of your indebtedness under the Loan:
 - a.) Lender or any subsequent servicing agent shall provide you with prior written notice of such transfer ("Servicing Notice").
 - b.) The Servicing Notice shall be sent by first-class mail and contain the following information:
 - The name and address of the person or entity to which the transfer of the Loan servicing is made;
 - (ii) The date the transfer was or will be completed; and,
 - (iii) The address where all future payments are to be made; and, the due date of the next payment.
 - c.) Your Loan payments shall not be directed to any other person unless you receive a Servicing Notice as described in subparagraphs a.) and b.) above.
 - d.) You shall not be liable to the holder of the Loan note, or to any subsequent servicing agent, for payments (or late charges thereon) made to the previous servicing agent if these payments were made prior to your receipt of the Servicing Notice.
- Private Mortgage Insurance ("PMI"). If PMI is required as a condition of the Loan, you do not have the option to cancel such insurance. However, should you wish to make an inquiry about PMI after the Loan closing, please do so in writing to:

Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806

and provide lender with your name, the Loan number, the Loan property address and your current mailing address, (if different from the Loan property address).

Please execute this document below to indicate that you have received written notice of the Servicing and PMI matters discussed herein as of the closing date of the Loan.

Dated January 04, 2007		
Borrower Laura Richardson	Borrower	
Borrower	Borrower LR0058	

	RESPA SE	RVICINO	G DISCLOSURE-	
Lender: W	ashington Mutual Bank			
NOTICE MORTG RIGHTS	TO FIRST LIEN MORTGA AGE LOAN PAYMENTS MAY BE . IF YOUR LOAN IS MADE, SAV CKNOWLEDGMENT AT THE EN	RANSFERRED E THIS STAT	EMENT WITH YOUR LOAN	U CERTAIN RELATED DOCUMENTS. SIGN
RESPA) (1 This s this loan m and escrow	se you are applying for a mortg 2 U.S.C. Section 2601 et seq.) y taternent tells you about those ri ay be transferred to a different lo account payments, if any If you his statement generally explains t actices and Requirements	ou have certai ghts. It also an servicer. "S r loan service	n rights under that Federal la tells you what the chances Servicing' refers to collection r changes, there are certain	aw. are that the servicing for ng your principal, interest
If the notice of transfer of must also s new service effective dayou at sett	servicing of your loan is assigned that transfer. The present loan set the servicing not less than 15 dayed armay combine this information in the of transfer. The 15 day period lement. The law allows a delay in upon the occurrence of certain by	, sold, or tran rivicer must si ys before the fter the effect one notice, s I is not applic the time (not	sterred to a new servicer, yeend you notice in writing of effective date of the transfer was date of the transfer. The olong as the notice is sent table if a notice of prospection or the service of the	the assignment, sale or er. The new loan servicer present servicer and the o you 15 days before the ye transfer is provided to
Notice servicing of of the new present ser effective da date may n	is must contain certain informating your loan to the new servicer, a servicer, and toll-free or collectivities and your new servicer to see of the transfer of the loan service to the treated by the new loan services and the treated by the new loan services are services.	on. They must not the name, call telephon answer your vicing, a loan vicer as late,	st contain the effective dat address, and toll-free or coll e numbers of a person or c questions. During the 60- payment received by your o and a late fee may not be im	ect call telephone number lepartment for both your day period following the ld servicer before its due posed on you.
Sectio servicing is I with a wri request' is supplied by request. No corrections 60-Business any overdu A Busi	n 6 of RESPA (12 U.S.C. Section ransferred. If you send a "qualifier tten acknowledgment within 20 a written correspondence, other the servicer, which includes you take the following the servicer of the your account, or must provide a Day period, your servicer may not payment related to such periodness Day is any day in which the	er than notice ur name and er receiving you with a voor ot provide info or qualified wr	e on a payment coupon or account number, and the in our request, your servicer m written clarification regarding ormation to a consumer rep itten request.	other payment medium formation regarding your ust make any appropriate any dispute. During this orting agency concerning
Damages a Section	y all of its business functions. nd Costs n 6 of RESPA also provides fo ces where servicers are shown to	damages an	d costs for individuals or the requirements of that Se	classes of individuals in ction.
1. The follower we not service y	ransfer Estimates owing is the best estimate of what hay assign, sell or transfer the ser- our loan and we X will	ricing of your	o the servicing of your mort loan while the loan is outsta haven't decided wheth	nding. X We are able
OR We do XWe pr about your	not service mortgage loans, esently intend to assign, sell or tr	and we have ransfer the serv	not serviced mortgage loans vicing of your mortgage loan	in the past three years. You will be informed
2. For a funded, we X [0 this estima	all the first lien mortgage loans to estimate that the percentage of roce 25% or (NONE)26 te26 does3 does not includest estimate and it is not binding	nortgage loans to 50% de assignment	s for which we will transfer s	servicing is between: _[76 to 100%] or [ALL]
	have previously assigned, sold or	transferred th	e servicing of first lien morto	gage loans.
X This	is our record of transferring the	ervicing of the	e first lien mortgage loans w	e have made in the past:
Year	Percentage of Loans Transferre	d (Rounded t	o nearest quartile - 0%, 259	%, 50%, 75%, or 100%)
2006 2005 2004	0% 0%			
This inform January (etion X does X does not incl 04. 2007	ıde assignmer	its, sales or transfers to affil Washington Mutual Bank	iates or subsidiaries.
Date	1003			Present Servicer or Lender
I/We have i	EDGMENT OF MORTGAGE LOAN read this disclosure form and under the stand that this acknowledgment is	erstand its co	ontents, as evidenced by m rt of the mortgage loan appli	y/our signature(s) below. cation.
	That Richardson	4/07	Applicant	
Applicant Al	a d Kichai (ISOH			Date

LR0059

Applicant

Date

Applicant

Date

01/04/2007

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

- 1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE: OR
- 2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE. CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

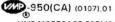
IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations 320 West 4th Street, Suite 750 Los Angeles, CA 90013-2344 213-576-7500

ACKNOWLEDGMENT OF RECEIPT

I/We have received a copy of this notice.	1 T		
Borrower Latura Richardson	14/07 Date	Borrower	Date
Borrower	Date	Parameter	
Bullower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date





CALIFOI Insurance Dis	
Loan Number	
Borrower Laura Richardson	
Property Address 3622 West Curtis Drive, Sacramento, CA 95818	
California Civil Code Section 2955.5(a) states: "No lender shall require a borrower, as a condisecured by real property, to provide hazard in improvements on that real property in an amounthe improvements on the property."	nsurance coverage against risks to the
Your acknowledgment below signifies that this written statute.	notice was provided to you pursuant to the state
Laura Richardson 1/4/57 Date	Date
	Date
Date	Date
Date	Date
	[5-2]

MP-1039(CA) (0001).01

VMP Mortgage Solutions (800)521-7291



1/00

Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 hereinafter referred to as "Lewlet"

HAZARD INSURANCE REQUIREMENTS AND AUTHORIZATION

Borrower: Laura Richardson

Loan No.

Each of the undersigned borrowers, without limiting the effect of the terms and conditions of the Mortgage, Deed of Trust, or Security Deed ("the Security Instrument") securing the above indicated loan with Lender, acknowledges responsibility to provide, at the expense of the undersigned, hazard insurance upon the real property described in said Security Instrument. All insurance policies must comply with the following requirements:

- The hazard insurer must at all times be rated B+/IV in Best's Insurance Reports (or Lloyd's of London) and licensed or otherwise authorized by law to conduct business in the jurisdictions where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all units, garages, outbuilding, etc. by direct mention of allowance in the policy.
- Coverage must be in an amount not less than the lesser of the insurable value of the improvements and the actual unpaid balance of the Mortgage Loan, and in any event not less than the minimum amount required under the terms of coverage to fully compensate for any damage or loss on a replacement cost basis.
- Policy term must be a minimum of one (1) year or continuous until canceled. A binder is acceptable for a period
 of 90 days. The original policy or binder must be in our office prior to the disbursement of funds.
- The deductible may not exceed the greater of \$1,000 or 1% of the amount of coverage.
- The Insured's name and the property address must be identical to that shown on the policy of Title Insurance.
- In the event the Lender does not receive notification from the Borrower that the premiums have been paid at least thirty (30) days prior to the expiration date of the policy, the Lender may, at its option, pay such premiums and add the cost of such premiums to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 BFU) in favor of:

Washington Mutual Bank', F.A., ISAOA/ATIMA P.O. Box 100564 Florence, SC 29501-0564 Loan No.:

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements listed on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements outlined above.

It is understood that in order to comply with State and Federal regulations, the Lender may change the above requirements from time to time without prior written notice.

By signing this agreement, the Borrower acknowledges that he has read and understands the terms of this agreement and acknowledges that he has received a copy of this agreement.

Date: January 4, 2007

Laura Richardson



Washington Mutual Bank 1400 South Douglass Road, Suite 100, Anaheim, CA 92806 hereinafter referred to as "Lender"

ESCROW ACCOUNT AGREEMENT TAX & INSURANCE

Borrower(s): Laura Richardson	Loan No.
The undersigned borrower(s) have applied for a Real Estate Loan with Washington secured by a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument	on Mutual Bank hereinafter called the "Lender" ") and repaid as stated in a Promissory Note.
It is understood that a Tax and Insurance Escrow Account is:	
X 1. Optional: An impound account is not required for your loan.	
2. Required: An impound account is required for your loan.	
Each of the undersigned borrower(s) agree to make the Note payments and pay the deposit in the Tax and Insurance Escrow Account. These amounts should be en insurance premiums and other expenses relating to the loan.	
If the Lender determines that there will not be enough money to pay the expense payments into the Tax and Insurance Escrow Account. The Lender will not be money in the Tax and Insurance Escrow Account. A default under the Security expenses remain unpaid.	ave to pay the expenses if there is not enough
If the Tax and Insurance Escrow Account is required, the borrower(s) cannot cancis optional, the borrower(s) may cancel it at any time. If the borrower(s) default change the Tax and Insurance Escrow Account from optional to a required Tax and	its on their Security Instrument, the Lender may
The Lender or any investor who purchases the loan may change or cancel the Tax allowed by law.	and Insurance Escrow Account arrangements as
If the law of the state in which the property is located requires payment of intere will compute and pay interest at a rate of no less than the minimum requirement owner-occupied residences only.	
BORROWER ACKNOWLEDGMENT:	
Laura/Richardson	

FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE (2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)

(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).

This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. This is not a commitment or offer to make a loan. We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

LOAN TERM

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date.

HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

- 1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted -Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.
- 2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The Wall Street Journal is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.
- 3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.
- 4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

- 1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).
- 2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with

interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change until your monthly payment continuing

- 3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.
- 4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a \$10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. Your monthly payment can increase or decrease substantially based on changes in the interest rate.

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$99.03	\$145.38	49th
40 YEARS	\$96.83	\$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60,000 / $10,000 = 6 : 6 \times $99.03 = 594.18 40 year term: $$60,000 / $10,000 = 6 : 6 \times $96.83 = 580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan	光 3	Initial Monthly	Maximum Monthly	Month Maximum
Term		Payment	Payment	Payment Reached
30 YEARS	4.	\$91.47	\$137.07	49th
40 YEARS		\$88.86	\$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60.000 / $10.000 = 6 : 6 \times $91.47 = 548.82 40 year term: $$60,000 / $10,000 = 6 : 6 \times $88.86 = 533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$114.54	\$162.07	49th
40 YEARS	\$113.03	\$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60,000 / $10,000 = 6 : 6 \times $114.54 = 687.24 40 year term: $$60,000 / $10,000 = 6 : 6 \times $113.03 = 678.18

2. Three Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$99.03	\$144.97	55th
40 YEARS	\$96.83	\$145.39	55th

¹ These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different. 1 R0065

MULTISTATE FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE

2 of 4

VMP Mortgage Solutions, Inc.



To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60.000 / $10.000 = 6 : 6 \times $99.03 = 594.18 40 year term: \$60,000 / \$10,000 = 6 : 6 x \$96.83 = \$580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$91.47	\$136.61	55th
40 YEARS	\$88.86	\$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: \$60,000 / \$10,000 = 6 : 6 x \$91.47 = \$548.82 40 year term: $$60,000 / $10,000 = 6 : 6 \times $88.86 = 533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$114.54	\$161.76	55th
40 YEARS	\$113.03	\$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60,000 / $10,000 = 6 : 6 \times $114.54 = 687.24 40 year term: $60,000 / 10,000 = 6 : 6 \times 113.03 = 678.18$

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	4 Payment	Payment	Payment Reached
30 YEARS	\$99.03	\$143.69	79th
40 YEARS	\$96.83	\$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60,000 / $10,000 = 6 : 6 \times $99.03 = 594.18 40 year term: $$60,000 / $10,000 = 6 : 6 \times $96.83 = 580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan	Initial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$93.72	\$137.73	79th
40 YEARS	\$91.24	\$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $$60,000 / $10,000 = 6 : 6 \times $93.72 = 562.32 40 year term: $$60,000 / $10,000 = 6 : 6 \times $91.24 = 547.44

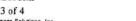
(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2,000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

MULTISTATE FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE

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3 of 4 VMP Mortgage Solutions, Inc.





These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different. LR0066

Loan	nitial Monthly	Maximum Monthly	Month Maximum
Term	Payment	Payment	Payment Reached
30 YEARS	\$114.54	\$160.76	79th
40 YEARS	\$113.03	\$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be: 30 year term: $$60,000 / $10,000 = 6:6 \times $114.54 = 687.24

40 year term: $$60,000 / $10,000 = 6 : 6 \times $113.03 = 678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

HALLA FALLIAR	- V7/0-7	
Laura Richardson	Dáte	Date
	Date	Date



These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different. LR0067

DATE: January 4, 2007

LENDER: Washington Mutual Bank

BORROWERS: Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive

Sacramento, CA 95818

FIRST PAYMENT DUE DATE: March 1, 2007

I/We, the undersigned Borrower(s), understand and acknowledge that our first mortgage payment for this loan may be due in less than 30 days of loan closing and this will not create financial hardship to me/us.

(6)
Dat



Long Beach Mortgage

VERIFICATION OF RECORDING

Closing Agent:	Stewart Title Of Sacramento		
Address:	ddress: 730 Alahambra Blvd		
	212		
	Sacramento, CA 95816		
Telephone Number:			
Fax Number:			
Order Number:			
Closer's Name:			
Choser's Name:	NIKKI Davis	100 mark (100 mark)	
	nformation, sign, date and ret		
	MUTUAL BANK ("W		
Fax Number: _			
Borrower(s) Name:			
Loan Number:			
Date of recording:			
Verified with:			
Date Verified:			
Date funds disburse	d:		
I acknowledge that recorded.	all funds have been disbursed	as per the Final HUD-1 and the security has been	
(Signature)	*	Date	
If recording of the s	security instrument is pendin	g, please sign the acknowledgment below:	
I acknowledge		nts were forwarded to the recorder's office on sbursed as per the Final HUD-1. If confirmation of	
(Date)	45mi	2 - 16 5 00	
recording is no	t currently available, I have	provided a letter verifying that WMB has first lien	
position on this	property as a result of this t	ransaction. This first lien letter has been returned to	
	th the signed loan documents		
(Signature)		Date	
		100 Table	
Print Name:			
(As show	n on signature line)	LR0069	



STEWART TITLE

GUARANTY COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

- 1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
- 2. Any defect in or lien or encumbrance on the title;
- 3. Unmarketability of the title:
- 4. Lack of a right of access to and from the land;

and in addition, as to an insured lender only:

- 5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
- 6. The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
- 7. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

Signed under seal for the Company, but this Policy is to be valid only when it bears an authorized countersignature.

Sanctin of Contract

STEWART TITLE

Countersigned by:

Authorized Signatory

City CARROLL CALIFORNIA 95608

LR0070

Page 1 of Policy Serial No. CNJP-1597-845667

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or

expenses which arise by reason of:

(a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or

encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.

Defects, liens, encumbrances, adverse claims or other matters:

(a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;

b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;

 resulting in no loss or damage to the insured claimant; (d) attaching or created subsequent to Date of Policy; or

- (e) resulting in loss or damage which would not have been sustained if the insured claimant had value paid for the insured mortgage or for the estate or interest insured by this policy.
- Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.

5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured

mortgage and is based upon usury or any consumer credit protection or truth in lending law.

6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

LR0071

CONDITIONS AND STIPULATIONS

DEFINITION OF TERMS.

- The following terms when used in this policy mean:
 (a) "insured": the insured named in Schedule A, and, subject to any rights or defenses the Company would have had against the named insured, those who succeed to the interest of the named insured by operation of law as distinguished from purchase including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, or corporate or fiduciary successors. The term "insured" also includes
- (i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);
- (ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;
- (iii) the parties designated in Section 2(a) of these Conditions and Stipulations.
 - (b) "insured claimant": an insured claiming loss or damage.

(c) "insured lender": the owner of an insured mortgage.
(d) "insured mortgage": a mortgage shown in Schedule B, the owner of which is named as an insured in Schedule A.

(e) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive

notice of matters affecting the land.

- "land": the land described or referred to in Schedule A, and improvements offixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.
- (g) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(h) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real

property to purchasers for value and without knowledge.

(i) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

CONTINUATION OF INSURANCE.

(a) After Acquisition of Title by Insured Lender. If this policy insures the owner of the indebtedness secured by the insured mortgage, the coverage of this policy shall continue in force as of Date of Policy in favor of (i) such insured lender who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly-owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) After Conveyance of Title by an Insured. The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from an insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to an insured.

(c) Amount of Insurance. The amount of insurance after the acquisition or after the conveyance by an insured lender shall in neither event exceed the least of:

(i) The amount of insurance stated in Schedule A;

(ii) The amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or

(iii) The amount paid by any governmental agency or governmental instrumentality, if the agency or the instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or

guaranty

NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.

An insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to that insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be

prejudiced by the failure and then only to the extent of the prejudice. 4. DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE.

(a) Upon written request by an insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of such insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a

CONDITIONS AND STIPULATIONS Continued (continued from reverse side of Policy Face)

defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of such insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The company will not pay any fees, costs or expenses incurred by an insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to an insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any

adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, an insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such insured for this purpose. Whenever requested by the Company, an insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of an insured to furnish the required cooperation, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by each insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of an insured claimant to provide the required proof of loss or damage, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, an insured claimant may reasonably be required to submit an examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by an insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of an insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that insured for that claim.

OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) in case loss or damage is claimed under this policy by the owner of the indebtedness secured by the insured mortgage, to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the

Company upon payment therefor.

Upon the exercise by the Company of the option provided for in paragraph a(i), all liability and obligations to the insured under this policy, other than to make the payment required in that paragraph, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

Upon the exercise by the Company of the option provided for in paragraph a(ii) the Company's obligation to an insured Lender under this policy for the claimed loss or damage, other than the payment required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

(b) To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to

Upon the exercise by the Company of either of the options provided for in paragraphs b(i) or b(ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

DETERMINATION AND EXTENT OF LIABILITY.

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy to an insured lender shall

not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2 (c) of these Conditions and

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect,

lien or encumbrance insured against by this policy.

(b) In the event the insured lender has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The liability of the Company under this policy to an insured owner of the estate or interest in the land described in Schedule A shall not exceed the

least of:

the Amount of Insurance stated in Schedule A; or,

(ii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect,

lien or encumbrance insured against by this policy.

(d) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

LIMITATION OF LIABILITY.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, or, if applicable, to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without

the prior written consent of the Company

(d) The Company shall not be liable to an insured lender for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy, except construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy

REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of insurance pro tanto. However, as to an insured lender, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of insurance afforded under this policy as to any such insured, except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance

be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person or the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company to an insured lender except as provided in Section 2(a) of these Conditions and Stipulations.

10. LIABILITY NONCUMULATIVE.

It is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insur-ing a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy to the insured owner.

The provisions of this Section shall not apply to an insured lender, unless such insured acquires title to said estate or interest in satisfaction of the

indebtedness secured by an insured mortgage.

11. PAYMENT OF LOSS

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the

Company.

(b) When liability and the extent of loss or damage has been definitely the Conditions and Stipulations, the loss or damage

shall be payable within 30 days thereafter.

SUBROGATION UPON PAYMENT OR SETTLEMENT.

(a) The Company's Right of Subrogation Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured daimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated (i) as to an insured owner, to all rights and remedies in the proportion which the Company's payment bears to the whole amount of the loss; and (ii) as to an insured lender, to all rights and remedies of the insured claimant after the insured claimant shall have recovered its principal, interest, and costs of collection.

If loss should result from any act of the insured claimant, as stated above, that act shall not void this policy, but the Company, in that event, shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(b) The Insured's Rights and Limitations.

Notwithstanding the foregoing, the owner of the indebtedness secured by an insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of an insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's

right of subrogation.

(c) The Company's Rights Against Non-insured Obligors.

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by

reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of an insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

ARBITRATION. Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is \$1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title

Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request. 14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim,

shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. SEVERABILITY.

In the event any provision of the policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

NOTICES, WHERE SENT.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at P.O. Box 2029, Houston, Texas 77252-2029, and identify this policy by its printed policy serial number which appears on the bottom of the front of the first page of this policy. STEWART TITLE GUARANTY COMPANY
STEWART TITLE OF SACRAMENTO
6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608
(916) 484-6990
TRANS CODE 2.1A

SCHEDULE A

Order No.:

17-003957

Premium: \$1,436.80

Date of Policy:

JANUARY 10, 2007

Policy No.:

@2:59 P.M.

Amount of Insurance: \$535,001.00

Loan No.: NA

1. Name of Insured:

LAURA RICHARDSON

2. The estate or interest in the land which is covered by this Policy is:

A FEE

3. Title to the estate or interest in the land is vested in:

LAURA RICHARDSON, AN UNMARRIED WOMAN

4. The land referred to in this policy is in the State of California, County of Sacramento, and is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT "A"

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn:

SCHEDULE B

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of:

PART 1

- Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
 - Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
- Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
- 3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
- Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a
 correct survey would disclose, and which are not shown by the public records.
- (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

SCHEDULE B PART II

 General and Special Taxes for the Fiscal Year 2006-2007, and any assessments and charges collected therewith,

1st Installment \$451.48

PAID

2nd Installment \$451.48

Open - Due February 1, 2007

Delinquent April 10, 2007

Parcel No. Asst. No. 06232994 Code Area 03-005 Land \$16,666.00 Improvements \$60,902.00 Exemptions \$7,000.00

Included in the above Taxes, in the amount of \$67.12, for the Sacto City Lighting & Landscaping.

Included in the above Taxes, in the amount of \$27.32, for the City Library Services AD #96-02.

Included in the above Taxes, in the amount of \$19.08, for the Sacramento Area Flood Control.

Included in the above Taxes, in the amount of \$10.50, for the CSA 1 Lights City Elk Grove Zone 4.

- B. The Lien of Special Assessments, assessed pursuant to the procedures of the Mello-Roos Community Facilities Act of 1982 and/or the Landscaping & Lighting Act of 1972, amounts are included and collected with the Taxes shown herein. PAID CURRENT
- C. The Lien of Supplemental Taxes, if any, assessed pursuant to the provisions of Chapter 3.5, Revenue and Taxation Code, Section 75 et seq.
 PAID CURRENT
- D. Any possible outstanding charges for utility services. Amounts may be obtained by contacting the City and/or County of Sacramento's Utility Services and Billing Department. PAID CURRENT
- Dedications as set forth and shown on the official map of South Curtis Oaks No. 6, in Book 19, at Page 18, as follows:
 - Utility easements over the Westerly 3 feet.
- 2. Deed of Trust to secure an indebtedness of \$535,001.00, dated January 4, 2007, recorded January 10, 2007, in Book 2007-01-10, Page 1818, Official Records.

Trustor:

LAURA RICHARDSON, AN UNMARRIED WOMAN

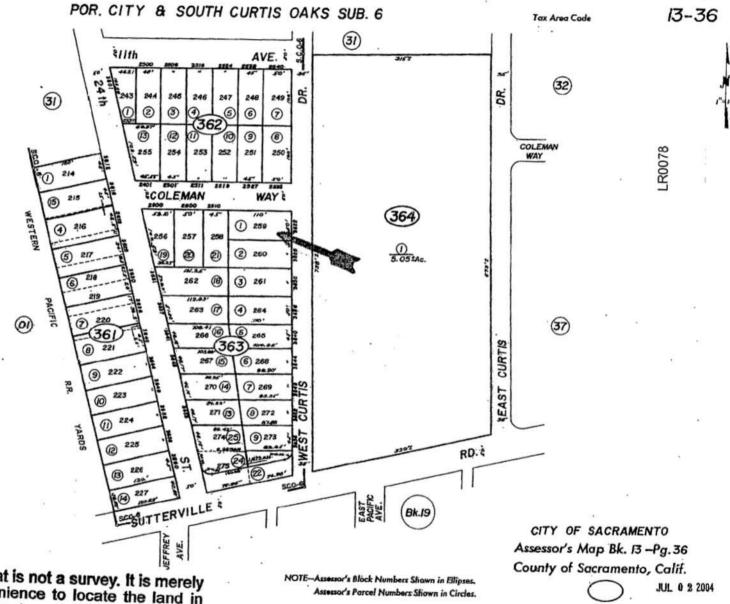
Trustee:

California Reconveyance Company, a California corporation

Beneficiary:

Wells Fargo Bank, N.A., A Federal Association, which is organized and existing under

the laws of The United States of America



"IMPORTANT: This plat is not a survey. It is merely furnished as a convenience to locate the land in relation to adjoining streets and other lands and not to guarantee any dimensions, distances, bearings, or acreage."

STEWART TITLE OF SACRAMENTO, 6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608

LAURA RICHARDSON 3622 W. CURTIS DRIVE SACRAMENTO, CA 95818



Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title of Sacramento, Stewart Title of Placer

Privacy Policy Notice

Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, and Stewart Title of Sacramento.

We may collect nonpublic personal information about you from the following courses:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files or from our affiliates or others.
- Information we receive from a consumer-reporting agency
- Information that we receive from others involved in your transaction, such as the real estate
 agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard you nonpublic personal information.

-stewart

"your locally owned title company"

Celebrating 25 Years of Excellent Service
730 Alhambra Blvd., #202

Sacramento, CA 95816





95818"4462 COO4

From: Nikki Davis (nikki

To: laurarichardson

Date: Tuesday, January 9, 2007 1:46:54 PM

Cc: Nikki Davis

Subject: 3622 West Curtis Drive

Hi Laura,

I have revised the Buyer's Statement once more to show no federal express charges. If approved, please sign this statement where indicated and return to me.

Thank you,

Nikki Davis
Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220 ph
(916) 492-7229 fax
nikki



> Phone: (916) 492-7220 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

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3622 West Curtis Drive

DATE: Sacramento, CA 95818

ESCROW OFFICER: Nikki Davis CLOSING DATE: ESCROW NO .:

January 9, 2007 January 9, 2007

= =====

10,700.00

2,966.77

500.00

BUYER:

Laura Richardson

DEBITS CREDITS FINANCIAL CONSIDERATION 535,001.00 **Total Consideration** Deposit from Laura Richardson 1,000.00 Deposit from Laura Richardson 22,172.22 Deposit from Laura Richardson 5,000.00 New 1st Trust Deed 535,001.00

LOAN INFORMATION - Washington Mutual Bank [Charges \$15,468.10] Loan Origination Fee to Avenue Mortgage

Appraisal Fee Sean B. Gallagher POC \$350.00 to Avenue Mortgage

Credit Report Experian to Avenue Mortgage 13.33 Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage Mtg Ins Application Fee to Washington Mutual Bank 799.00 Tax Research/Payment Services to Washington Mutual Bank 81.00 Flood Search Fee LandAmerica 8.00 Broker Processing Fee to Avenue Mortgage 500.00 Broker Underwriting Fee to Avenue Mortgage 400.00 Interest at \$128.9900/day from 01/09/2007 to 02/01/2007 to

PRORATIONS/ADJUSTMENTS

Washington Mutual Bank

20.07 Unpaid Taxes at \$451.48/semi-annually from 01/01/2007 to 01/09/2007 15,000.00 Credit fr Seller to Buyer towards closing costs Credit fr Buyer to Seller \$96.03/day fr 12/19/06 1,632.51

OTHER DEBITS/CREDITS

1,231.00 State Farm Insurance for Homeowners Insurance Premium City of Sacramento for City Transfer Tax 735.63 ASAP Signing Services, Inc. for accomodation signing/notary fees 100.00

TITLE/TAXES/RECORDING CHARGES

Credit fr Buyer to Seller \$100/day fr 1/5/07

ALTA Loan Policy Fee 705.98 Policy Endorsement - 8.1 25.00 Recording Grant Deed 10.00 Recording Trust Deed 65.00 **Documentary Transfer Tax** 294.52

ESCROW CHARGES

Escrow Fee 515.50 **Drawing Grant Deed** 40.00 Notary Fee 40.00 E-Mail Documents 100.00 Wire Fee 20.00

Refund

21,709.05 TOTAL \$ 578,193.29 \$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read	and	An	nro	ved
neau	allu	MP	րւս	veu.

Laura	Richardson	

From: Nikki Davis (nikki

To: laurarichardson

Date: Tuesday, January 9, 2007 1:27:45 PM

Cc: Nikki Davis

Subject: 3622 West Curtis Drive

Hi Laura,

Attached is an updated/revised Buyer's Estimated Statement for your review, approval and signature. If it meets with your approval, please sign where indicated, and return to me by email or fax.

Should you have any questions, please let me know.

Thank you,

Nikki Davis Stewart Title of Sacramento 730 Alhambra Blvd., Suite 202 Sacramento, CA 95816 (916) 492-7220 ph (916) 492-7229 fax nikki



> Phone: (916) 492-7220 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

3622 West Curtis Drive January 9, 2007 DATE: ESCROW OFFICER: Nikki Davis Sacramento, CA 95818 **CLOSING DATE:** January 9, 2007_ BUYER: Laura Richardson ESCROW NO .: CREDITS DEBITS FINANCIAL CONSIDERATION **Total Consideration** 535,001.00 Deposit from Laura Richardson 1,000.00 Deposit from Laura Richardson 22,172.22 Deposit from Laura Richardson 5,000.00 New 1st Trust Deed 535,001.00 LOAN INFORMATION - Washington Mutual Bank [Charges \$15,468.10] Loan Origination Fee to Avenue Mortgage 10,700.00 Appraisal Fee Sean B. Gallagher POC \$350.00 to Avenue Mortgage Credit Report Experian to Avenue Mortgage 13.33 Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage Mtg Ins Application Fee to Washington Mutual Bank 799.00 Tax Research/Payment Services to Washington Mutual Bank 81.00 Flood Search Fee LandAmerica 8.00 Broker Processing Fee to Avenue Mortgage 500.00 Broker Underwriting Fee to Avenue Mortgage 400.00 Interest at \$128.9900/day from 01/09/2007 to 02/01/2007 to 2,966.77 Washington Mutual Bank PRORATIONS/ADJUSTMENTS Unpaid Taxes at \$451.48/semi-annually from 01/01/2007 to 20.07 01/09/2007 Credit fr Seller to Buyer towards closing costs 15,000.00 Credit fr Buyer to Seller \$96.03/day fr 12/19/06 1,632.51 Credit fr Buyer to Seller \$100/day fr 1/5/07 500.00 OTHER DEBITS/CREDITS State Farm Insurance for Homeowners Insurance Premium 1,231.00 City of Sacramento for City Transfer Tax 735.63 ASAP Signing Services, Inc. for accomodation signing/notary fees 100.00 TITLE/TAXES/RECORDING CHARGES ALTA Loan Policy Fee 705.98 Policy Endorsement - 8.1 25.00 Recording Grant Deed 10.00 Recording Trust Deed 65.00 **Documentary Transfer Tax** 294.52 **ESCROW CHARGES** Escrow Fee 515.50 **Drawing Grant Deed** 40.00 40.00 Notary Fee E-Mail Documents 100.00 Federal Express 150.00 Wire Fee 20.00 Refund 21,559.05

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read	and	App	roved	ŀ
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TOTAL

aura	Richardson	

\$ 578,193.29 \$ 578,193.29



Phone: (916) 492-7220 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive

Sacramento, CA 95818

DATE:

January 9, 2007

ESCROW OFFICER: Nikki Davis

CLOSING DATE: __January 9. 2007_

Laura Diabandaan

BUYER:	Laura Richardson	ESCROW NO.:	1.23	==1
			DEBITS	CREDITS
	CONSIDERATION			
Total Conside	The State of the S		535,001.00	0.000000
	Laura Richardson			1,000.00
	Laura Richardson			22,172.22
New 1st Trus	Laura Richardson			5,000.00 535,001.00
New 1st 11th	st Deed			535,001.00
LOAN INFOR	RMATION - Washington Mutual Bank			
[Charges \$1			000000000000000000000000000000000000000	
	tion Fee to Avenue Mortgage		10,700.00	
	e Sean B. Gallagher POC \$350.00 to Aven	ue		
Mortgage Condit Deport	Francisco to Arrange Madages		42.22	
	Experian to Avenue Mortgage ection Fee Sean B. Gallagher to Avenue N	lodasas	13.33	
	cation Fee to Washington Mutual Bank	lorigage	799.00	
	/Payment Services to Washington Mutual	Bank	81.00	
	Fee LandAmerica	Dank	8.00	
	ssing Fee to Avenue Mortgage		500.00	
	writing Fee to Avenue Mortgage		400.00	
	28.9900/day from 01/09/2007 to 02/01/200	7 to	2,966.77	
Washington N	Mutual Bank			
PRORATION	S/ADJUSTMENTS			
	at \$451.48/semi-annually from 01/01/200	/ to		20.07
01/09/2007				
	r to Buyer towards closing costs		on and a new or	15,000.00
	r to Seller \$96.03/day fr 12/19/06		1,632.51	
Credit fr Buye	r to Seller \$100/day fr 1/5/07		500.00	
OTHER DEBI	TS/CREDITS			
	surance for Homeowners Insurance Premi	um	1,231.00	
	nento for City Transfer Tax		735.63	
ASAP Signing	Services, Inc. for accomodation signing/n	otary fees	100.00	
	S/RECORDING CHARGES			
ALTA Loan Po			705.98	
Policy Endors			25.00	
Recording Gra			10.00	
Recording Tru			65.00	
Documentary	Transfer Tax		294.52	
ESCROW CH	ARGES			
Escrow Fee			515.50	
Drawing Gran	t Deed		40.00	
Notary Fee E-Mail Docum	ents.		40.00	
Federal Expre			100.00 150.00	
Wire Fee	100		20.00	
WHE LEE			20.00	
Refund			21,559.05	1
TOTAL		\$	578,193.29	\$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Appro	ved:	
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Laura	Richardson	



> Phone: (916) 492-7220 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

	BUTER'S ESTIMA	TED CLOSING COSTS		
PROPERTY:	3622 West Curtis Drive Sacramento, CA 95818 Laura Richardson	DATE: ESCROW OFFI CLOSING DAT ESCROW NO.:	E: _January	vis
	28		DEDITO	CDEDITO
Total Considera Deposit from La Deposit from La	aura Richardson aura Richardson aura Richardson	ŧ	DEBITS 535,001.00	1,000.00 22,172.22 5,000.00 535,001.00
LOAN INFORM	MATION - Washington Mutual Bar	nk		
[Charges \$15,4		ik.		
Loan Originatio	n Fee to Avenue Mortgage Sean B. Gallagher POC \$350.00 to	Avenue	10,700.00	
	xperian to Avenue Mortgage		13.33	
Lender's Inspec	ction Fee Sean B. Gallagher to Ave	nue Mortgage		
Mtg Ins Applica	tion Fee to Washington Mutual Bar	nk	799.00	
	Payment Services to Washington M	utual Bank	81.00	
	ee LandAmerica ing Fee to Avenue Mortgage		8.00 500.00	
Broker Lindenw	riting Fee to Avenue Mortgage		400.00	
	3.9900/day from 01/09/2007 to 02/0	1/2007 to	2,966.77	
PRORATIONS/	ADJUSTMENTS			
	t \$451.48/semi-annually from 01/0	1/2007 to		20.07
	o Buyer towards closing costs			15,000.00
	to Seller \$96.03/day fr 12/19/06		1,632.51	
Credit ir Buyer i	to Seller \$100/day fr 1/5/07		500.00	
OTHER DEBIT	S/CREDITS			
State Farm Insu	rance for Homeowners Insurance I	Premium	1,231.00	
	ento for City Transfer Tax		735.63	
ASAP Signing S	Services, Inc. for accomodation sign	ning/notary fees	100.00	
TITI E/TAYES/	RECORDING CHARGES			
ALTA Loan Poli			705.98	
Policy Endorser			25.00	
Recording Gran			10.00	
Recording Trust	t Deed		65.00	
Documentary Tr	ransfer Tax		294.52	
ESCROW CHA	RGES			
Escrow Fee			515.50	
Drawing Grant [Deed		40.00	
Notary Fee			40.00	
E-Mail Documer	nts		100.00	
Wire Fee			20.00	
Refund			21,709.05	

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read	and	Appr	oved

TOTAL

Laura Richardson		

\$ 578,193.29 \$ 578,193.29



Washington Mutual

HOME LOANS

Customer Service: Toll free 1.888.852.1745 TDD: Dial 7-1-1 for relay For a refinance or purchase loan, call 1.888.708.4696 Mon - Thu 6:00 am - 9:00 pm, Fri 6:00 am - 6:00 pm Sat 7:00 am - 1:00 pm PST

#BWNCLNN

20070122 B 1-2

LAURA RICHARDSON 717 E VERNON ST

10007571

LONG BEACH CA 90806-2726

Haladhadaldaadhaaddhadaddhaaaddaddh

Your Next Payment

Next Payment Due:	March 01, 2007
Principal and Interest:	\$ 4,227.98
Escrow:	\$ 0.00
Current Payment:	\$ 4,227.98
Total Amount Due:*	\$ 4,227.98

Important Messages

We know your financial information is important to you. Ensuring the privacy of your information is important to us. Please take a moment to look at the enclosed brochure about Washington Mutual's policy on privacy.

* To avoid a late charge of \$253.68, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 03/16/07 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

Please see the reverse side for Recent Account Activity.

10007571 Page 1 of 2

Home Loan Statement January 2007

Statement Date: Your Loan Number: January 22, 2007

22,200

Your Property and Loan Information

Property Address:

3622 W CURTIS DR

SACRAMENTO CA 95818

Principal Balance:

535,001.00

Interest Rate:

8.80000%

0.00

Escrow Balance:

\$

Did You Know?

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply dick on "My Home Loan" and follow the prompts to register by selecting a User ID and Password.

Adjustable Rate Mortgage Information

Index Value:	5.36000
Margin:	4.99000
For Payment Due:	March 01, 2007
Interest Rate:	8.80000%

Year to Date Account Activity

Principal Paid:	s	0.00
Interest Paid:	\$	2,837.78
Property Taxes Paid:	\$	0.00
Insurance Paid:	\$	0.00



HOME LOAN STATEMENT JANUARY 2007

Making Your Monthly Payments

- By mail: Mail your check, along with the bottom portion of this statement, in the enclosed envelope.
- In person: Drop off your payment at any Washington Mutual financial center.
- Automatic payments: Make payments automatically from your checking or savings account with our easy and convenient Auto Pay service - just call us toll free at 1.866.926.8937 to set up a payment schedule.
- Payment by phone: Set up a one-time withdrawal from a checking or savings account on a date specified by you. A fee will be assessed for this type of transfer. Call us toll free at 1.866.926.8937 to make a payment by phone.
- Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Have Questions? Need Mailing Addresses?

At Washington Mutual, customer service is our top priority. If you have general questions about your loan, please call our Customer Service Department toll free at 1.866.926.8937; se habla español or write to us at the "Customer Service Inquiries" address noted below. TDD: Dial 7-1-1 for assistance. (Calls received by our Customer Service Department may be monitored for training purposes.)

Please use the addresses below for other payment or correspondence needs.

Customer Service Inquiries: Washington Mutual Bank PO Box 3139 Milwaukee, WI 53201-3139 Fax: (414) 359-5281

Payment without a Coupon: Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148

Real Estate Tax Bills: Washington Mutual Bank PO Box 100510 Florence, SC 29501

Overnight Payment: Washington Mutual Bank 1001 East Fayette Street Baltimore, MD 21202 Collections (Letters Only): Washington Mutual Bank PO Box 44118 Jacksonville, FL 32231-4118 Fax: (800) 246-4601

Overnight Payoffs: Washington Mutual Bank Cashiering Dept. - Payoffs 11200 W. Parkland Ave. Suite 156 Milwaukee, WI 53224.

Property Insurance: Washington Mutual Bank PO Box 100564 Florence, SC 29501-0564 Fax: (843) 413-2026

Loss Draft: Washington Mutual Bank PO Box 100565 Florence, SC 29501 Fax: (843) 673-3923

-K0089

Washington Mutual has loan offices and accepts loan applications in: Washington Mutual Bank - many states; Washington Mutual Bank, doing business as Washington Mutual Bank, FA - many states; and Washington Mutual Bank fsb - ID, MT, UT.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Recent Account Activity

Date	Description	Total Amount	Principal	Interest	Escrow	Optional Products	Unapplied Funds/Subsidies	Other Fees/ Late Charges	
01/16	New Loan Principal Balance		\$535,001.00-						
01/16	Payment	\$2,837.78		\$2,837.78					



CHARLES THOMAS

DAGES 24 COVER



Borrower Assistance

Form

Wallu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible.' If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type yo See the instruc			orm and	fax or mail it in.	12	home loan payments?
Borrower Name Co-borrower Na 2. What are you	ime	1	de your r	name(s).		THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DEWHED WORKE CHECKS FOR AT LEAST THREE MONTHS ONE UNPASSED STATE
Borrower Home		(wer Home			SURGET AND FINAUY UNEXPECTED
Borrower Work () Borrower Mobil	2304.702004	(wer Work I) wer Mobile	CREWED I	100	EXPENSES WE TO THE VINESS
3. Do you have	your WaMu lo	oan number?	C	l No		AND SUBSEDICIENT DEATH OF
4. What is the	address of you	r property?		e e		MY FAMILY,
Street Address City		-		Apartment Nu	Zip	
5. Do you (or y Yes 6. Please enter	. □ No)		Apartment Nu	mber	× ×
City			·	State	Zip	10. Would you prefer to keep your home or sell it? ☐ Keep my home ☐ Sell it
Co-borrower St	reet Address			Apartment Nu	ımber	11. If you want to sell, is it listed for sale?
City				State	Zip	☐ Currently listed ☐ Was listed previously ☐ Was never listed
7. How many p		our address?	□5	☐ 6 or more		12. Do you have any other loans on the home? ☐ Yes ☐ No
8. How many o	A	ving at this ac □4	ldress ar □5	e dependents? □ 6 or more		13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

Yes		n to a debt coun No	sening service.
How mai	ny cars do you o	wn?	
		-	☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER		CO-80	RROWER
Other Home Loans, Rent & Liens	s 6,000	_	٤/	
Auto Loan(s)	\$ 0		\$ \	
Auto Insurance & Other Expenses	\$ 200,0	ח	\$ \	
Credit Cards & Installment Loans	\$ 25.0	-	\$ \	
Health Insurance	\$ 135.0	ъ	\$	\
Medical Expenses	\$ +	•	\$	
Child Care, Child Support & Alimony	5 -0	•	\$	
Food & Miscellaneous Spending Money	\$200.1	50	\$	
Utilities	\$ 150.0	D	\$	
Other	_ \$		\$	
Other	_ \$		\$	1
TOTAL	Ś	0	S	0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$ 14,100	2/
Other Income (unemployment, child support, etc.)	s	5
Other	\$	5
Other	s	5
TOTAL	5	0 5 10

 Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER CO-BORROWER
Checking Account(s)	\$ 2000 - \$1
Savings & Money Market Account() \$ 2007 \$
Stocks, Bonds & CDs	s — s \
Retirement Account(s)	\$ 100,000 \$
Home Equity SAN 7	EDED \$ 200,000 \$
Other Real Estate Equity Colon	EACH 5 150.000 5
Cars (with no loan payments)	\$ 65000 \$
Other PERSONAL LOAN	s 56,000 s
TOTAL	5567000 0 5 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

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- 1	ÿ	ō.		
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_			7	

Barrower

X

Co-borrowe

Date

WaMu Cares

Borrower Assistance

Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU ...

☐ Fully complete all questions?

Remember: If you have a co-borrower, we need his or her information, too.

- Sign and date this form?
- Include copies of your:
 - ☐ Checking account statement(s)
 - ☐ Savings account statement(s)
 - ☐ Income history:
 - If you cre self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - · If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

■ Fax: 904-886-1328 or 904-886-1329

LR0092

Mail: WaMu Home Ownership Preservation,

7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

Yes □No				INCOME	E	ORROWER	CO-BOR	ROWER
15. How many cars do you own?				Gross Wages	4	14,180	\$ \	
1	□ 4 01	more		Other Income (unemployment, child support, e	etc.)	.	s /	
E 34				Other		-0-	\$	1
6. Please enter how much you pay for	the items below	each m	nonth, and	Other	\$	0	\$	
total them in the last row.				TOTAL	\$	14,100	0 \$	/ 0
EXPENSE	BORROWER	CO-BO	ORROWER	2027 1 12	2	2 4		572.0
Other Home Loans, Rent & Liens	\$ 5,000,00	\$ \	•	 Please enter how much m total them in the last row. 		e in the asse	ets below,	and
Auto Loan(s)	\$ 🚓	\$ /		total them in the last row.				
Auto Insurance & Other Expenses	\$ 200.00	\$	\	ASSET		ORROWER	со-воя	ROWER
Credit Cards & Installment Loans	\$ 25.00	\$	\	Checking Account(s)	\$	2000	\$ \	
Health Insurance	\$	\$		Savings & Money Market Accou			s \	
Medical Expenses	\$ -O-	\$		Stocks, Bonds & CDs		· 	s \	1045 (CLUDICO)
Child Care, Child Support & Alimony	\$ -0-	\$		Retirement Account(s)	1	100,000	\$	\
ood & Miscellaneous Spending Money	\$200.00	\$		Home Equity			\$	1
Jtilities	\$150.00	\$		Other Real Estate Equity	300,000	/- /-	# +	1
Other	\$ -0-	\$		Cars (with no loan payments)		70.090	\$	
Other	_\$ —	\$	1	Other PERSONAL LOAN	·	54.00	D \$	
TOTAL	\$ 0	S	1 0	TOTAL		5	0 \$	9
action taken by the lender of my (our) I signature(s) below grants the holder of verify that it is accurate by ordering a creat below, I (we) advise you that if I (we) st	home loan on my f my (our) home k edit report and to o hould hereafter ag	(our) b can the contact ree to a	ehalf will be authority to my (our) rea repayment p	made in strict reliance on the fina confirm the information I (we) ha I estate agent and or credit counse plan for my (our) home loan, reins	ancial informat ave disclosed i eling represent state my (our)	ion provided n this financ tative (if app home loan,	d. My (our ial stateme licable). B or pay off) ent, to y signing my (our
action taken by the lender of my (our) I signature(s) below grants the holder of verify that it is accurate by ordering a creat below, I (we) advise you that if I (we) shome loan in full, then by doing so and	home loan on my f my (our) home k edit report and to c hould hereafter ag without the neces	(our) because the contact aree to a sity of	ehalf will be authority to my (our) rea repayment p any further a	made in strict reliance on the fina confirm the information I (we) ha I estate agent and or credit counse plan for my (our) home loan, reina ction on my (our) part, I (we) he	ancial informat ave disclosed i eling represent state my (our) ereby expressly	ion provided n this financ tative (if app home loan,	d. My (our ial stateme licable). B or pay off) ent, to y signing my (our
ection taken by the lender of my (our) I signature(s) below grants the holder of verify that it is accurate by ordering a crepelow, I (we) advise you that if I (we) shome loan in full, then by doing so and oan workout. In that event, I (we) here	home loan on my f my (our) home k edit report and to c hould hereafter ag without the neces	(our) because the contact aree to a sity of	ehalf will be authority to my (our) rea repayment p any further a	made in strict reliance on the fina confirm the information I (we) ha I estate agent and or credit counse plan for my (our) home loan, reina ction on my (our) part, I (we) he	ancial informat ave disclosed i eling represent state my (our) ereby expressly	ion provided n this financ tative (if app home loan,	d. My (our ial stateme licable). B or pay off) ent, to y signing my (our
action taken by the lender of my (our) I signature(s) below grants the holder of verify that it is accurate by ordering a crebelow, I (we) advise you that if I (we) shome loan in full, then by doing so and loan workout. In that event, I (we) here workers	home loan on my f f my (our) home lo edit report and to o hould hereafter ag without the neces eby direct you to to	(our) boan the contact ree to a sisty of ake no	ehalf will be authority to my (our) rea a repayment pany further action Date DON Fully co	made in strict reliance on the fina confirm the information I (we) had estate agent and or credit counse plan for my (our) home loan, reinstition on my (our) part, I (we) he not process this request for a work. Co-borrower T FORGET! L	ancial informat ave disclosed i eling represent state my (our) creby expressly rkout.	ion provided in this financiative (if apphore loan, withdraw t	d. My (our ial statemolicable). Broom or pay off this reques	ent, to y signing my (our t for a
action taken by the lender of my (our) I signature(s) below grants the holder of verify that it is accurate by ordering a crebelow, I (we) advise you that if I (we) shome loan in full, then by doing so and loan workout. In that event, I (we) here Borrower WaMu Cares	home loan on my f f my (our) home lo edit report and to o hould hereafter ag without the neces eby direct you to to	(our) boan the contact ree to a sisty of ake no	ehalf will be authority to my (our) rea a repayment p any further a further action Date DON Fully co	made in strict reliance on the fina confirm the information I (we) had estate agent and or credit counse plan for my (our) home loan, reinstion on my (our) part, I (we) he no process this request for a work of the first process the request for a work of the first process the request for a work of the first process the request for a work of the first process the request for a work of the first process the request for a work of the first process the request for a work of the first process the fi	ancial informat ave disclosed i eling represent state my (our) creby expressly rkout.	ion provided in this financiative (if apphore loan, withdraw t	d. My (our ial statemolicable). Broom or pay off this reques	ent, to y signing my (our t for a
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■ Fax: 904-886-1328 or 904-886-1329

Mail: WaMu Home Ownership Preservation,

7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

resolve your home loan issues.

We'll contact you soon!

* * COMMUNICATION RESULT REPORT (JUN. 18. 2008 8:19PM) * * *

FAX HEADER 1: 2022257926 FAX HEADER 2: HONORABLE LAURA RICHARDSON

FRANSMITTED/STORED : JUN. 18. 2008 8:17PM FILE MODE OPTION

ADDRESS

RESULT

PAGE

7700 MEMORY TX

0000000000000

OK

3/3

REASON FOR ERROR E-1) HANG UP OR LINE FAIL E-3) NO ANSWER

E-2) BUSY E-4) NO FACSIMILE CONNECTION

CHARLES THOMAS

2+ CO/50

WaMu

Borrower Assistance Form

Wallu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can-type your answers right into this form and fax or mail it in. See the instructions on the next page.	9. What is the reason you are having trouble with your home loan payments?
1. To help us locate your loan, please provide your name(s). LAJRA RICHARDSON Borrower Name Co-borrower Name	HAVE EXPERIENCED THREE EMPLOYMENT CHANGES NITTHIN ONE YEAR, TWO DELAYS OF
2. What are your current phone numbers? (5,2) 704- Borrower Home Phone (202) 225- Borrower Work Phone (310) 538- Co-borrower Work Phone (310) 538- Co-borrower Mobile Phone	INCOME FOR OVER THREE MONTHS, UNTEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER,
3. Do you have your WaMu loan number?	
4. What is the address of your property? 3022 CURMS DRIVE Street Address Apartment Number SACLAMENTO CAUTORNIA 95818 City State Zip	
5. Do you (or your co-borrower) have a different mailing address? No 6. Please enter any additional mailing addresses. TIT E. VERNON STREET Borrower Street Address Apartment Number Oncome Street Address Apartment Number	10. Would you prefer to keep your home or sell it? Keep my home
Co-borrower Street Andress Apartment Number City State Zip	11. If you want to sell, is it listed for sale? □ Currently listed □ Was listed previously Was never listed
7. How many people live at your address?	12. Do you have any other loans on the home? LR0095
8. How many of the people living at this address are dependents? 1	13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

G 2			NCOME	BORROWER	co-	BORROL
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Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

GREAT!

Now, either fax or mail your information to WaMu.

₹ Fax: 904-886-1328 or 904-886-1329

LR0096

s Mail: WaMu Home Ownership Preservation,

7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

Party Lape (209) 469-6505 Fax-(469) 549-1946

FINANCIAL STATEMENT Reason for default Unexperient Course Euthor Hour Servicers Loan Number Sacial Westin CAUF 158 18 Are there other liens on the property? No Property address: 3622 W. Cubre WA. Do you intend to keep the property? No is the property listed for sale? Borrower Name: Latest Constitution Social Security Number:
Mailing address (#, street, apt.) 717 E. Valuest Sitems London Preact, (& 5180). Malling address (city, state, zip) Number of dependents at this address: O Work phone: (202) 225-7924 Total number of persons living at this address: I 362- 706-L Home phone: Co-Burrower Name: N/A Social Security Number: Mairing address (#, street, apt.) Mai ing address (city, state, zip) Total number of persons living at this address: Number of dependents at this address: Home phone: Work phone: Have your contacted credit counseling services? Number of cars you own? Monthly Income (Borzeryer) Monthly Income (Co-Borrower) Gross Wagas Gross Wages Unemployment Income Unemployment Income \$-0 \$ 0 Child Support / Al mony Child Support / Almony Disability Income \$-0 Disability Income Ren'al Income 5/68* Rental Income \$ 1550 Other O:het Lass: Federal & State Tax, \$ [4,300 Less: Federal & State Tax, FICA ! FICA \$1 0 Less: Other Daductions Less: Other Deductions \$((401K, etc.) [401K, etc.] Total \$ 9,400.00 Total \$ Monthly Expenses (All Berrowers) Assets and Liabilities (All Borrowers) Other Mortgages, Liens, Chacking Account(s) \$ 4,500.00 \$2,800.004 Auto Loan(s) 0 Savings / Money Market \$5000.004 Auto Expenses / Insurance Stucks, Bonds and CD's \$ NA 300.00 RA! Keogh Accounts (Mesters Octo) Credit Cards & Instalment \$ \$ 100,000 -Loans Health insurance \$ NEWBOOK NO HARDIL DE 401K / ESOP Accounts Mad'cal Home 0 Child Care / Child Support / Other Real Estate 4 Allmany Food / Spending Money Cars With No Liens 100,00 60,000.00+ Water / Sewer / Udilities / Other Caretant boat appropri 63500.00 Phone 60.DD Other Total \$ 4,960.00 Total \$ I for agree the title francial information profited in an account estal ment of my (p. u) francial status. I knot understand and accreasing or later profited in an account estal ment of my (p. u) francial status. I knot understand and accreasing or later profited in an account estal ment of my (p. u) francial information provided. Wy (p. u) behalf of behalf or for my (p. u) mentings of the accident control or the information in the information in the information provided in the information of the information in the information of the infor Co-Borrower's Signature: Before mailing, make ourse you have algored analyses of this form. Include copies of your face markers to be study, and bank attrements of your characters are marker servings account. If you are self-employed, ettack 4 copy of the part also markers and loss etalement along with your

Fox this completed form and the documents listed on the back to: Pully Laps (469):45-2945,
For further assistance with Warnu's FOREGLOSURE PREVENTION options, please call or areal me at: (2090 489-8505 or e-mail patricialepe@warnu.nst

LR0097

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Washington Mutual

FAX COVER SHEET

DATE:

July 25, 2008

TO:

L Richardson

PHONE NUMBER:

FAX NUMBER:

202-347-3046

FROM

Oriska Haywood

PHONE

(866) 923-8937 ext.

NUMBER:

FAX NUMBER:

(904)732-8380

PAGES:

RE:

13 including cover sheet Washington Mutual Bank

Modification Agreement

WaMu°

JULY 15, 2008

LAURA RICHARDSON 717 E VERNON ST LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE:

Washington Mutual Loan No.

Property Address: 3622 W CURTIS DRIVE

SACRAMENTO, CALIFORNIA 95818

Dear LAURA RICHARDSON

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents in black ink, in the presence of a notary and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.

Along with the signed Agreement, you must also send a certified check or cashier's check in the amount of \$ 0.00 . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before JULY 30, 2008

WASHINGTON MUTUAL BANK 7255 BAYMEADOWS WAY JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

clear title is not confirmed to the satisfaction of the lender;

the mortgage insurer does not approve; or

there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be \$ 4,267.58. Your first payment including taxes and insurance (if applicable) is due SEPTEMBER 1, 2008, the total payment amount is \$ 4,352.32. This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

WHEN RECORDED MAIL TO: FIRST AMERICAN TITLE P.O. BOX 27670 SANTA ANA, CA 92799-7670

ATTN: LMTS

PREPARED BY: ORISKA HAYWOOD WASHINGTON MUTUAL BANK 7255 BAYMEADOWS WAY JACKSONVILLE, FLORIDA 32256

ATTN: LMTS

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Loan N

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this 1ST day of AUGUST, 2008 , ("Effective Date") between LAURA RICHARDSON, AN UNMARRIED WOMAN

(hereinafter, "the Borrower"), and Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On 01/04/2007 , Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in SACRAMENTO

County, CALIFORNIA . In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated 01/04/2007 , in the original principal amount of \$ 535,001.00 ("Note").

FALPS# DFDFX.TRUST Rev. 04-30-08

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated 01/04/2007, and recorded 01/10/2007, in Book or Liber 20070110, Page(s) 1818 in the official records of SACRAMENTO County as a lien against the real property described in the Security Instrument, and located at 3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818 (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

TAX ID #:

- C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.
- D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

- Incorporation of Recitals. The Recitals are an integral part of this Agreement and are incorporated by reference herein.
- Unpaid Principal Balance. The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was \$ 533,455.31 ("Unpaid Principal Balance.")

- 3. Capitalization. The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of \$ 63,875.45 (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of 08/01/2008. The Capitalized Amount shall be due and payable on the Maturity Date.
- 4. Modified Principal Balance. When payments resume on 09/01/2008, the new balance due on the loan will be \$ 597,330.76 ("Modified Principal Balance"), which consists of \$ 533,455.31 plus \$ 63,875.45. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.
- Reamortization. The Modified Principal Balance will be reamortized over months.
- 6. Interest Rate. Currently the interest rate is 8.800 %. The interest rate is hereby modified and fixed to 8.254 % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.
- 7. Monthly Payments. Beginning with the payment due on 09/01/2008 the Borrower promises to pay monthly payments in the amount of \$ 4,267.58 and each month thereafter pursuant to this Agreement.
- 8. Maturity Date. The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.
- 9. Delivery of Payments. The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank 7301 Baymeadows Way Jacksonville, FL 32256

- 10. Acceleration Upon Unauthorized Transfer. If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.
- 11. Effect of this Agreement. Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.
- 12. No Release. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.
- 13. Warranties. Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.
- 14. Further Assurances. Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

- 15. Acknowledgment by Borrower. As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.
- 16. Bankruptcy Considerations. Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

BORROWER(S):	
Date:	
LAURA RICHARDSON	
STATE OF)	
COUNTY OF)ss:	
On, before me,	
On, before me, personally appeared LAURA RICHARDSON	
who proved to me on the basis of satisfactory evidence to be the person(s) who name(s) is/are subscribed to the within instrumentand acknowledged to me the	se at
he/she/they executed the same in his/her/their authorized capacity(ies), and that his/her/their signature(s) on the instrument the person(s), or the entity upon behalf which the person(s) acted, executed the instrument.	у
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.	
WITNESS my hand and official seal.	
Signature of Notary	
My commission expires:	

TRUST: Washington Mutual Bank	
Date:BY: Washington Mutual Bank, its	
(Name) CHRISTINA M. LOP: VICE PRESIDENT (title)	EZ
Witness Signature	Witness Signature
Print Name	Print Name
STATE OF FLORIDA COUNTY OF DUVAL))88:)
name(s) is/are subscribed to the he/she/they executed the same in h	CHRISTINA M. LOPEZ satisfactory evidence to be the person(s) whose within instrumentand acknowledged to me that his/her/their authorized capacity(ies), and that by rument the person(s), or the entity upon behalf of
	JURY under the laws of the State of California that the
WITNESS my hand and official seal.	
Signature of Notary	
My commission expires:	



RICHARDSON 3622 W CURTIS DRIVE SACRAMENTO, CALIFORNIA 95818 WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

301044		Daig
LAURA RICHARDSON		
Borrower		Date
Borrower	······	Date
50/10WG		Date
Borrower		Date
Borrower		Date
Borrower		Date
RSFC SINA		241



- 10. Acceleration Upon Unauthorized Transfer. If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.
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[signature pages follow]

BORROWER(S):
Date:
LAURA RICHARDSON
Tag.
CTATE OF
STATE OF) ss:
COUNTY OF)
On, before me, personally appeared LAURA RICHARDSON
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.
Signature of Notary
My commission expires:

TRUST: Washington Mutual Bank	
Date:BY: Washington Mutual Bank, its At	
(Name) CHRISTINA M. LOPEZ VICE PRESIDENT (title)	
Witness Signature	Witness Signature
Print Name	Print Name
STATE OF FLORIDA COUNTY OF DUVAL))ss:)
name(s) is/are subscribed to the with he/she/they executed the same in his/i	nin instrumentand acknowledged to me that her/their authorized capacity(ies), and that by ent the person(s), or the entity upon behalf of
I certify under PENALTY OF PERJUI foregoing paragraph is true and correc	RY under the laws of the State of California that the
WITNESS my hand and official seal.	*
Signature of Notary My commission expires:	-
FAND# DFDFX TRUST-7 Rev. 04-30-08	Page 7



RICHARDSON 3622 W CURTIS DRIVE SACRAMENTO, CALIFORNIA 95818 WASHINGTON MUTUAL BANK

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Borrower	Date
LAURA RICHARDSON	
Borrower	Date
Borrower	Date
bollowe	Date
Borrower	Date
Borrower	Date
Borrower	Date

RICHARDSON 3622 W CURTIS DRIVE SACRAMENTO, CALIFORNIA 95818 WASHINGTON MUTUAL BANK



ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON	Date
	Date
	Date
	Date
	Date
	Date

As noted in two statements this week, due multiple (Job Changes, Divorce, Illness/Death) campaigns can come with great personal sacrifice and financial strain.

It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis of two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale.

My opponent has run over eight times, losing consistently while continuing to amass large amounts of debt to himself and others. Public records indicate my opponent has made 67 personals from 1996 to the present. My opponent's current outstanding debt record is as follows.

01-02	Election Cycle	\$132,895
05-06	Election Cycle	\$251,504
	(Candidate Loan)	\$59,652
07-08	Election Cycle	
	Self Loans	\$176,150.21
	Debt to others	\$115,696.69

As I have noted California is #2 in the nation in foreclosures and LA/Long Beach area san over 38,000 dreams destroyed.

I challenge my opponents and the press to stop stalking individuals and engage in serious discussion about the issues. Wee are losing men and women in a war in Iraq, Gas has escalated to \$4.00 in the U.S. and \$1.30 in Iraq while Americans suffer and the Governor proposes 10% cut to education.

As the 37th CD I have served effectively by my 100% committee record and 93% voting record and millions for needed district projects.

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UNITED STATES HOUSE OF REI CALENDAR YEAR 2008 FINANCIAL	CONTRACTOR OF THE CONTRACTOR O	Form A For use by Members, officers, and employees	HAND DELIVERED						
Name: LAURA RICHARDSON	Daytim	2000 MAY 15 PIT 4: 33 MONTH Office Use Prings LIATIVES							
Report Type Annual (May 15)	Amendment	Termination Date:	A \$200 penalty shall be assessed against anyone who files more than 30 days late.						
I. Did you or your spouse have "earned" income fees) of \$200 or more from any source in the rep	(e.g., salaries or	VI. Did you, your spouse, or a dependent chil	gregating more						
If yes, complete and attach Schedule I.	Yes No X	than \$335 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes No X						
II. Did any individual or organization make a don- lieu of paying you for a speech, appearance, or a reporting period? If yes, complete and attach Schedule II.		VII. Did you, your spouse, or a dependent chi reportable travel or reimbursements for travel period (worth more than \$335 from one source if yes, complete and attach Schedule VII.	in the reporting						
III. Did you, your spouse, or a dependent child rec income of more than \$200 in the reporting period reportable asset worth more than \$1,000 at the er If yes, complete and attach Schedule III.	or hold any Ves V No	VIII. Did you hold any reportable positions on of filing in the current calendar year? If yes, complete and attach Schedule VIII.	or before the date Yes X No						
IV. Did you, your spouse, or a dependent child poor exchange any reportable asset in a transactio \$1,000 during the reporting period? If yes, complete and attach Schedule IV.		IX. Did you have any reportable agreement or an outside entity? If yes, complete and attach Schedule IX.	r arrangement with Yes X No						
V. Did you, your spouse, or a dependent child hav liability (more than \$10,000) during the reporting p If yes, complete and attach Schedule V.	e any reportable period?		must be answered and the ned for each "Yes" response.						
EXCLUSION OF SPOUSE, DEP	ENDENT, OR TRUST INFO	RMATION — ANSWER <u>EACH</u> (OF THESE QUESTIONS						
TRUSTS—Details regarding "Qualified Blind Trus be disclosed. Have you excluded from this report	ts" approved by the Committee on standar details of such a trust benefiting you, you	ards of Official Conduct and certain other "excepted ur spouse, or dependent child?	d trusts" need not Yes No						
EXEMPTION —Have you excluded from this report they meet all three tests for exemption? Do not a	ort any other assets, "unearned" income, t inswer "yes" unless you have first consult	ransactions, or liabilities of a spouse or dependent ad with the Committee on Standards of Official Co	t child because nduct. Yes No X						

		2	1
Name	LAURA	RICHARDSON	Page of

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below.

Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act. Source Type Amount Approved Teaching Fee \$6,000 Keene State Legislative Pension \$9,000 State of Maryland Examples: Spouse Speech \$1,000 Civil War Roundtable (Oct. 2nd) Ontario County Board of Education Spouse Salary NA NA

For payments to charity in lieu of honoraria, use Schedule II.

Name	LAURA	RICHARDSON	Page of

SCHEDULE II - PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. A green envelope for transmitting the list is included in each Member's filing package.

	Sou	rce	Activity	Date	Amount
	Association of American Association	s, Washington DC	Speech	Feb. 2, 2008	\$2,000
xamples:	Association of American Association XYZ Magazine		Article	Aug. 13, 2008	\$500
N	A-				
d				,	
		8			
	v.				

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

Name LAWRA RICHARDSON Page_ot_

	BLOCK A	BLOCK B								BLOCK C									BLOCK E													
	Asset and/or Income Source				٧	alu	e o	f As	sse	t			1			T	ype	of	In	come	Amount of Income								Transaction			
dud excod, which incolan nartick pla (i.e.	ntify (a) each asset held for investment or pro- ction of income with a fair market value seeding \$1,000 at the end of the reporting peri- and (b) any other asset or sources of income ich generated more than \$200 in "unearned" ome during the year. For rental property or d, provide a complete address. Provide full mes of stocks and mutual funds (do not use ter symbols). For all IRAs and other retirement ins (such as 401(k) plans) that are self directed t, plans in which you have the power, even if exercised, to select the specific investments),	Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."											investments, you may write "NA." For all other assets including all IRAs, indicate the type of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income.								r ret t alle ents, r all dicat ecki vide steck gen	st- is, by in- in- in-	Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding \$1000 in reporting year.									
rep not acc per trac of Blo	wide the value and income information on ch asset in the account that exceeds the orting threshold. For retirement plans that are self-directed, name the institution holding the count and its value at the end of the reporting iod. For an active business that is not publicly ded, state the name of the business, the nature its activities, and its geographic location in ick A. For additional information, see the truction booklet.	4	В	O	D	E	F	G	н	1	J	к	L							Income or Farm Income)	-	=	==	IV	٧	VI	VII	VIII	ıx	x	ΧI	If only a portion of an asset is sold, please indicate as follows: (S) (partial) See below for
the you par less inte Go or i dep	clude: Your personal residence(s) (unless re is rental income); any debt owed to you by ur spouse, or by you or your spouse's child, ent, or sibling; any deposits totalling \$5,000 or s in personal savings accounts; any financial erest in or income derived from U.S. evernment retirement programs. Ou so choose, you may indicate that an asset income source is that of your spouse (SP) or bendent child (DC) or is jointly held (JT), in the ional column on the far left.	None	\$1-\$1,000	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	11	\$500,001 - \$1,000,000	1	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000	Over \$50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specity: For Example, Partnership Income or Farm Income)	None	\$1 - \$200	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	\$1,000,001 - \$5,000,000	Over \$5,000,000	example. P, S, E
SP.	SP Mega Corp. Stock					X			4		-				X			X		Da W				X								S (partial)
DC, JT	Examples: Simon & Schuster 1st Bank of Paducah, KY Accounts			lefin	He		x				-+					×				Royalties	•••••					x			X.			
*	NATIONWINE RETIREMENT SOUTHOUS XEROX SAVINGS FLAN			X	×		-	-	1	-	-	7	-	X							X											
¥	YEROX RETIREMENT ACCOUNT		-		^	X	1	+	+	+	+	+	_	X	Х						_	X							1	-		
*	XELEX TRANSMONAL REMEMBLE			X						1				X							X											
	* NOT SELF DIRECTED																			(4)												in the

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SCHEDULE IV- TRANSACTIONS

Name LAURA ROWARDERN Page__or__

stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Provide a brief description of any exchange transaction. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. If only a portion of an asset is	\$550,001-			JK
or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.	\$250,000 \$500,000 \$500,001	\$1,000,001-	\$5,000,001-	\$50,000,000 Over \$50,000,000
SP, DC, JT Asset				
SP Example: Mega Coporation Common Stock (partial sale) X 10-12-08 X		-		
N/A	+			

SCHEDU	JLE V—	LIABIL	ITIES

VO.	Name	LAURA	RICHARDSON	Pageof
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Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

								Amo	ount o	f Liab	ility			
			i		В	С	D	E	F	G	н	1	J	K
SP, DC, JT		Credito		Type of Liability	\$10,001-	\$15,001-	\$50,001-	\$100,001-	\$250,001-	\$500,001-	\$1,000,001-	\$5,000,001-	\$25,000,001	Over \$50,000,000
	Example:	First Bank of Wilmington,	Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	N/-	A												
#														

SCHEDULE VI - GIFTS

Report the source, a brief description, and the value of all gifts totalling more than \$335 received by you, your spouse, or a dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$134 or less need not be added towards the \$335 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source										
Example:	Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$345							
	N/k									
		/4.								

Name LAURA RICHARDEON	Page of
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SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary dates, and nature of expenses provided for travel and travel-related expenses totalling more than \$335 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	City of Departure—Destination— City of Return	Lodging? (Y/N	Food? (Y/N	Was a Family Member Included? (Y/N)	Number of days not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar. 2	DC—Chicago—DC	N	N	N	None
Roycroft Corporation	Aug. 6–11	DC-Los Angeles-Cleveland	Y	Υ	Y	2 Days
CONGRESSIONAL BLACK CAURUS	Aug 14-17	LOS ANGELES-MS-LOS ANGELES	Ą	У	N	None
INSTITUTE - POLICY CONFERENCE	-					
CONGRESSIANTE BLACK CANCUS	Dec. 4-7	DC - U.S. lawas - DC	У	у	N	None
FOUNDATION - POUCY CONFERENCE		PAID AT MY OWN EXPE	WSE			

Nama	LACTO A.	ROWARDSON
Name	LAURA	DO 100 1

Page ____ of _

SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position		Name of Organization	
ADVISORY BOARD	UNCOMPENSATED	ACADELIC UP ROSE	CA
ADVISORY BOARD	UNCOMPENSANED	MILLER'S CHILDRENS HOSPITAL	CA

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	XEROX CONFORATION	CONTINUATION OF RETIREHENT PLAN THAT I NO LONGER
	,	CONTRIBUTE TO,
1/2001	STATE OF CALIFORNIA	CONTINUATION OF PETIREMENT PLAN THAT I NO LONGER
		CONTRIBUTE TO.
		is v

UNITED STATES HOUSE OF REFRESCHIATIVES		
2008 FINANCIAL DISCLOSURE STATEMENT	Form A For use by Members, officers, and employees	
For 2007 Calendar Year Reporting Period	Por use by Members, onicers, and employees	HAND DELIVERED
		TO THE RESOURCE CENTER
LAURA RICHARDSON	562-706-	2009 HAY 19 AM 9: 54
(Full Name)	(Daytime Telephone)	(Office Use Only)
Filer Status Member of the U.S. State: CAUFOICN IA Officer Emplo		A \$200 penalty shall be assessed
Report	Termination Date:	against anyone who files more than 30 days late.
PRELIMINARY INFORMATION — ANSWER EACH OF THE	SE QUESTIONS	
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? Yes No	VI. Did you, your spouse, or a dependent child reportable gift in the reporting period (i.e., agg than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	regating more Yes No
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	VII. Did you, your spouse, or a dependent child reportable travel or reimbursements for travel it period (worth more than \$305 from one source if yes, complete and attach Schedule VII.	n the reporting
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	VIII. Did you hold any reportable positions on of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes No No
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	IX. Did you have any reportable agreement or an outside entity? If yes, complete and attach Schedule (X.	arrangement with Yes No X
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete end attach Schedule V.	Each question in this part appropriate schedule attach	
EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFOR	RMATION - ANSWER EACH C	F THESE QUESTIONS
TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standard be disclosed. Have you excluded from this report details of such a trust benefiting you, your		trusts" need not Yes No
EXEMPTION —Have you excluded from this report any other assets, "unearned" income, trathey meet all three tests for exemption?	insactions, or liabilities of a spouse or dependent	child because Yes No

Name LAURA EKHARDSON

Page 3 of

Asset and/or income Source Identify (a) each asset held for investment or production of income with a fair market value of asset at close of reforment plans or accounts that do not of the reporting year. If you use a valuation method other than fair market value, and the reporting year. If you use a valuation method other than fair market value, and other than \$200 in "uneathed" income during the year. For refirement plans or accounts that do not referent plans or accounts that do not reporting year. If you use a valuation method other than fair market value, and the rest, refirement plans or accounts that do not reporting year. If you use a valuation method other than fair market value, and other refirement plans or accounts that do not refirement plans or accounts that plans that the refirement plans or accounts that p	SCHEDULE III—ASSETS AND	<u>`</u>	910		111	IVE			••	<u></u>				_	_		_	_			_			_	_	_			_		_	
Identify (a) each asset held for investment or production of income with a fair market value of asset at close of duction of income with a fair market value of asset at close of referement plans or accounts that do not allow you to choose specific investments, you may write TWA for an allow you to choose specific investments, you may write TWA for an all of the referement plans or accounts that do not allow you to choose specific investments, you may write TWA for an all of the referement plans or accounts that do not allow you to choose specific investments, you may write TWA for an all of the referement plans or accounts that do not allow you to choose specific investments, you may write TWA for an all of the referement plans and the referement plans in which you have the power, even if it in ord exercised, to select the specific investments of the specific plans and an all directed (i.e., plans in which you have the power, even if it in ord exercised, to select the specific investments), provide the value and income information on each asset in the account that exceeds the reporting plans (such as 4 plans in which you have the power, even if it in ord exercised, to select the specific investments), provide the value and income information on each asset in the account that exceeds the reporting plans (such as Allows: If you so choose, you may write TWA goods and the referement plans that are not exceed and the rest and the condition of the rest in the rest of the power and is included only because it percentaged the power and is included only because it in the account that exceeds the reporting plans (such as Allows: If you so choose, you may indicate that an asset of conditions and income. In the provided plans and interest and income. In the provided plans and interest and income. In the provided plans and in		Γ			v					•						T			5.				Δ	mo				om	ıe.			BLOCK E Transactio
each asset in the account that exceeds the reporting present plants that are not self-directed, name the Institution holding the account and its value at the end of the reporting period. For an active business that are not publicly traded, state the name of the business that holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet. Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you beyour spouse, or by you or your spouse's child, parent, or sibiling; any deposits totalling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retrement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (CD) or is jointly held (JT), in the optional column on the far left. SP. Mega Corp. Stock Indefinite X X Indefini	Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other asset or sources of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not used ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) that are self directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments),	re m ple If:	eas an a	rting od se sp asse and rate	val ye othe peci et wa	ue ar. er t ify th as s	of If you han he m	ass fair neth duri	et a use r ma nod u ing to	at of a verke used he r	valua et va d. epoi caus	ation alue rting	n e, g it	retir not inve all indi ing Divi ves Che	estn oth cat th ide teck	all low nents e the nds l, sh	plar you s, y sset app and out	lumins of the total tota	ns or a or comay nchi of in riate	that apply. For accounts that do shoose specific write "NA." For uding all IRAs, some by checkee box below. Lest, even it reinsted as income.	no me Fo inte ch Di	of all ents, or all dica ecki vide	ow you other	nent you or as he the an	planto cay vesset cate app	hoos vrite s, in egor prop	r acc se s "NA nclud y o riate est, sted	coun pecil las	ts the fic in all income by bring income	IRA IRA ne la pelov rein	st- e. s, oy w. n- e.	purchases (P sales (S), or exchanges (E exceeding
Exctude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset of por income source is that of your spouse (SP) or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. SP Mega Corp. Stock T Ist Bank of Padusah, KY Accounts National Accounts X X X X X X X X X X X X X X X X X X X	each asset in the account that exceeds the reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the	A	В	С	D	E	F	G	н	1	J	K I								Income or Farm Income)	-	н	==	IV	>	VI	VII	VIII	ıx	×	ΧI	portion of an asset is sold please indice as follows: (S) (partial)
OC, Examples: Simon & Schuster Indefinite X X X X X X X X X X X X X X X X X X X	there is rental income); any debt owed to you by your spouse, or by you or your spouse's child, parent, or sibling; any deposits totalling \$5,000 cless in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the	None	\$1-\$1,000	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000	Over \$50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify: For Example, Partnership	None	1	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	\$1,000,001 - \$5,000,000	Over \$5,000,000	example. P, S,
T St Bank of Paducah, KY Accounts X X X X X X X X X X X X X X X X X X X	**************************************		Inc	defin	ite	Х		-		+	-	1	1	-	X	-		X		Royalties				X					x	-		S (partial
Nationwide Pathemen XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	T 1st Bank of Paducah, KY Accounts						X									X										X						
Kerny Sabrigo Plan (erox Reterment Account X X X X (erox Transitional Reterment X X X X X X X X X X X X X X X X X X X	Solutions			X									>	1							X											
Cerox Thorse trond Retrievel X X X X X X X X X X X X X X X X X X X	lesay Savingo Plan			1	X								>	4							X											
acct X X X	verox Reterment Account					X	1	-	1	1	-	1	1)	X						L	X						_	\dashv		_	7)
acct X	Cerox Transitional Reternat	H		.,	4	-	+	+	+	+	+	+	+	/	+	+	-				V	_	_					-	4	-	_	
	Ucct	H	-	Х	+		+	+	+	+	+	+	+	1	+	+	+	-	-		ŕ	-		_	_	\vdash	\vdash		\dashv	-	-	

Page 4_of

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

								Am	ount c	f Liab	oility				1
SP, DC, JT		Cr	reditor	Type of Liability	\$1,001- \$15,000	\$15,001- \$50,000	\$50,001- \$100,000	E	F	G	Н	5,000,001-	\$50,000,000	Over \$50,000,000 A	LR0127
	Example:	First Bank of Wilmi	Ington, Delaware	Mortgage on 123 Main St., Dover, Del.	20.50	29.89	86	×	**	16 is	50 W	28	28.60	0 %	
		N/A			\perp										
		•			+	_			_					-	
					T										

SCHEDULE VI -- GIFTS

Report the source, a brief description, and the value of all gifts totalling more than \$305 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$122 or less need not be added towards the \$305 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

	Source	Description	Value
Example: Mr. Joseph I	H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$325
N	SNE		

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than \$305 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source		Date(s)	City of Departure—Destination— City of Return	Lodging? (Y/N	Food? (Y/N	Was a Family Member Included? (Y/N)	Number of days <u>not</u> at sponsor's expense
Examples:	Chicago Chamber of Com	merce	Mar. 2	DC—Chicago—DC	N	N	N	None
Cxampies.	Roycroft Corporation		Aug. 6-11	DC-Los Angeles-Cleveland	Y	Υ	Y	2 Days
	NONE							
	ı							
								0.
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							112	
				38.				

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SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities; and positions solely of an honorary nature.

Position	Name of Organization
N/A	
:	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	Yesou Corporation	Continuation of Retirement Plan. I
1/2001	State of Colifornia	Continuation of Retitement Plan. Ino Longer Contribute to the Plan.
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UNITED STATES HOUSE OF REPR FINANCIAL DISCLOSURE STATEM		FORM B For use by candidates	HAND DELIVERED
Period Covered: January 1, 2007 - beck	mbes 31,2007	and new employees	" " RESOURCE CENTER
LAURA RICHARDSON	(Full Name)		2009 FEB 22 PM 4: 25
P.O.BOX 50080 LONG BRACH, CAL	IFORNIA 90815	Daytime Telephone: 562,-706	Office Use Only)
Filer Status Candidate for the House of Representatives New officer or employee	State: CALIFORNIA Date Electrics: 37 Date Electrics: 37	e of Fune 16,2007 Check if Amendment	A \$200 penalty shall be assessed against anybody who files more than 30 days late.
In all sections, please type or print clearly in bla	S () () () () () () () () () (ESE QUESTIONS	ħ.
Did you or your spouse have "earned" income (e. fees) of \$200 or more from any source in the report if yes, complete and attach Schedule I.	g., salaries or hing period? Yes No	IV. Did you hold any reportable positions on or to of filing in the current calendar year or in the prior if yes, complete and attach Schedule IV.	pelore the date or two years? Yes No
II. Did you, your spouse, or a dependent child rece income of more than \$200 in the reporting period o reportable asset worth more than \$1,000 at the end if yes, complete and attach Schedule II.	ive "unearned" r hold any of the period? Yes No	V. Did you have any reportable agreement or ar with an outside entity? If yes, complete and attach Schedule V.	rrangement Yes No No
III. Did you, your spouse, or a dependent child have able liability (more than \$10,000) during the reporting if yes, complete and attach Schedule III.	e any report- ng period? Yes No	VI. Did you receive compensation of more than a single source in the two prior years? If yes, complete and attach Schedule VI.	\$5,000 from Yes No
Each question in this p	art must be answered and the	appropriate schedule attached for	each "Yes" response.
EXCLUSION OF SPOUSE, DEP	ENDENT, OR TRUST INFO	RMATION — ANSWER EACH (OF THESE QUESTIONS
TRUSTS—Details regarding "Qualified Blind 7 need not be disclosed. Have you excluded fro page 8.)	rusts" approved by the Committee on St m this report details of such a trust bene	tandards of Official Conduct and certain other the selfting you, your spouse, or a dependent child?	excepted trusts" (See Instructions, Yes No No
EXEMPTION —Have you excluded from this because they meet all three tests for exemption	report any other assets, "unearned" inco on?	ome, transactions, or liabilities of a spouse or de	ependent child Yes No No
ERTIFICATION — THIS DOCU	MENT MUST BE SIGNED	BY THE REPORTING INDIVIDU	AL AND DATED
This Financial Disclosure Statement is require application and will be reviewed by the Comm	ed by the Ethics in Government Act of 19 hittee on Standards of Official Conduct o	BY THE REPORTING INDIVIDU 978, as amended. The Statement will be available it its designee. Any individual who knowingly and (See 5 U.S.C. app. 4, § 104 and 18 U.S.C. § 10	ole to any requesting person upon written
This Financial Disclosure Statement is require application and will be reviewed by the Comm	ed by the Ethics in Government Act of 19 hittee on Standards of Official Conduct o	978, as amended. The Statement will be available its designee. Any individual who knowingly and (See 5 U.S.C. app. 4, § 104 and 18 U.S.C. § 10	ole to any requesting person upon written

SCHEDULE I-EARNED INCOME (INCLUDING HONORARIA)

Page Zot 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totaling \$200 or more during the current year to the filling date and, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

	Source (include data of receipt for handraria)	Type	Amount			
	Source (include date of receipt for honoraria)	Туре	Current Year to Filing	Preceding Year		
	XYZ Corporation, Houston, Texas	Salary	\$6,300	\$28,450		
Examples:	First Bank & Trust, Houston, Texas	Director's Fee	\$400	\$3,200		
Lxampios.	XYZ Trade Association, Chicago, IL. (Rec'd December 2)	Honorarium	0	\$1,000		
77	Harris County, Texas Public Schools	Spouse Salary	NA NA	NA NA		
STATE	OF CALIFORNIA, STATE ASSEMBLY IZOURD	SALARY	\$113,000	N/A		
STATE	LOF CALIFORNIA, STATE ASSEMBLY 12/06-8/07	PER DIEM	20,000	N/A		
			N/A	#28,000		
STATE	LONGBEACH, City Council 7/00-11/06 OF CALIFORNIA, DIRECTOR (LEGISCATIVE) 1/01-11/06	SALARY	N/A	\$ 38,000 \$ 80,000		
				·		
100				3. III. 3. III. 3. III. III. II. II. III. III		
	#			TA:		

Name LAURA RICHARDSON

Page 3 of 5 SCHEDULE II — ASSETS AND "UNEARNED" INCOME **BLOCK A** BLOCK C BLOCK D BLOCK B Amount of Income Type of Income Asset and/or Income Source Value of Asset Identify (a) each asset held for investment or Indicate type of income earned. For retirement plans or accounts that do at close of reporting period. production of income with a fair market value not allow you to choose specific investments. If you use a valuation method other Check all columns that apply. exceeding \$1,000 at the end of the reporting you may write "NA" for income. For all other Check "None" if the asset did not than fair market value, please period, and (b) any other asset or source of assets, indicate the category of income by specify the method used. earn any income during the reporting income which generated more than \$200 in checking the appropriate box below. "unearned" income during the year. For rental If an asset was sold and is included period. Dividends, even if reinvested, should be listed property or land, provide an address. Provide only because it generated income full names of any mutual funds. For a selfas income. Check "None" if the asset did not the value should be "None." directed IRA (i.e., one where you have the earn any income during a reporting year; do power to select the specific investments), not leave blank. provide information on each asset in the account that exceeds the reporting threshold. and the income earned for the account. For an IRA or retirement plan that is not self-directed. **Preceding Year Current Year** name the institution holding the account and ABCDEFGHI provide its value at the end of the reporting period. For an active business that is not IV V VI VII VIII IX publicly traded, in Block A state the nature of X XI the business and its geographic location. For additional information, see the instruction booklet for the reporting year. Exclude: Your personal residence(s) (unless CAPITAL GAINS EXCEPTED/BLIND TRUST there is rental income); any debt owed to you \$250,001 -\$150,000 \$250,001 -\$500,000 \$500,001 -\$1,000,000 \$1,000,001 -\$5,000,000 \$5,000,001 -\$50,000,00 \$25,000,001 -\$50,000,00 by your spouse, or by your or your spouse's Specify: For Example, Parti Other Type of Income child, parent, or sibling; any deposits totaling \$2,501 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 \$50,001 - \$100,000 \$15,001 - \$50,000 \$5,000 or less in personal savings accounts; \$2,501 - \$5,000 \$5,001 - \$15,000 \$201 - \$1,000 any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. SP. SP Mega Corp. Stock X DC. Examples: Indefinite Simon & Schuster Royalties 1st Bank of Paducah, KY account KATIONWIDE RETIREMENT SOLUTIONS XERN SAUINGS PLAN XEROX CASH BALANCE RETIREMENT ACCOUNT XEROX TRANSITIONAL RETURNENT ACCOUNT

S	CHED	ULE	111 -	LIA	BIL	ITIES

9	- u .5
Name LAURA RICHAR	SON Page 4 of 5

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. Exclude: Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

			\top			Am	ount o	of Lla	bility			
SP, DC, JT	Creditor	Type of Liability	\$10,001— \$15,000 B	\$15,001— \$50,000	\$50,001— \$100,000 D	\$100,001— \$250,000 m	\$250,001— \$500,000	\$500,000,1\$	\$1,000,001— \$5,000,000	\$5,000,001—	\$25,000,001— \$50,000,000	Over \$50,000,000 X
Exal	mple: First Bank of Wilmington, Delaware	Mortgage on 123 Main Street, Dover, Del.				X						
	N/K		-	-				_	-	-		_
-			+	-		-	-	-		-	_	-

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization			
N/A	(See Schedule I)			

SCHEDULE V-AGREEMENTS

Name LAURA EK	HARSON	Page 5 of 5

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	XEROX CORPORATION	Continuation of Retirement Plan. Ino
		Longer contribute to the Plan
1/2001	STATE OF CALIFORNIA	Continuation of Retirement Plan. I
		NO LONGER CONTRIBUTE TO THE
		PLAN.

SCHEDULE VI-COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

Source (Name and Address)	Brief Description of Dutles Accounting services			
Example: Doe Jones & Smith, Hometown, Homestate				
N/A (SEE Schedule T	,			

UNITED STATES HOUSE OF REPRESENTATIVES 2008 FINANCIAL DISCLOSURE STATEMENT For 2007 Calendar Year Reporting Period	Form A For use by Members, officers, and employees	HAND DELIVERED
LAURA RICHARDSON (Full Name)	202-335-7934 (Daytime Telephone)	2008 JUN 13 AM II: 16
Filer Status Member of the U.S. House of Representatives District: State: CAUSENIA DISTRICT: State: CAUSENIA DISTRICT: State: CAUSENIA DISTRICT: C		A \$200 penalty shall be assessed against anyone who files more than 30 days late.
PRELIMINARY INFORMATION - ANSWER EACH OF THE	SE QUESTIONS	
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? Yes No	VI. Did you, your spouse, or a dependent child reportable gift in the reporting period (i.e., agg than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	VII. Did you, your spouse, or a dependent child	in the reporting
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	VIII. Did you hold any reportable positions on of filing in the current calendar year? If yes, complete and attach Schedule VIII.	or before the date Yes No No
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	IX. Did you have any reportable agreement or an outside entity? If yes, complete and attach Schedule IX.	arrangement with Yes No No
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? Yes No Yes, complete and attach Schedule V.	Each question in this part appropriate schedule attach	must be answered and the ed for each "Yes" response.
EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFO	RMATION — ANSWER EACH	OF THESE QUESTIONS
TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standa be disclosed. Have you excluded from this report details of such a trust benefiting you, you	rds of Official Conduct and certain other "excepted r spouse, or dependent child?	trusts" need not Yes No
EXEMPTION —Have you excluded from this report any other assets, "unearned" income, they meet all three tests for exemption?	ransactions, or liabilities of a spouse or dependent	child because Yes No No

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

Name LAURA RICHARDSON Page Z of 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totalling \$200 or more during the current year to the filing date and, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source (include date of receipt for honoraria)		Type	Amount			
	Source (include da	te of receipt for florioraria)	Туре	Current Year to Filing	Preceding Year	
	XYZ Corporation, Houston, Text	as	Salary	\$6,300	\$28,450	
Examples:	First Bank & Trust, Houston, Tex	as	Director's Fee	\$400	\$3,200	
Examples.	XYZ Trade Association, Chicago), IL. (Rec'd 12-2-00)	Honorarium	0	\$1,000	
	Harris County, Texas, Public Sc	npols	Spouse Salary	NA NA	NA NA	
STATE	OF CAUFORNIA	STATE ASSEMBLY 12/06-8/07	SALARY	\$ 113,000	N/A	
		STATE ASSEMBLY 12/04/407	PER DIEM	20,000	N/A	
CITY	OF LONG BEACH	CITY COUNCIL 7/00-11/06	SALARY	N/A	\$28,000	
STATE	OF CAUFORNIE	DIRECTOR (LEAMATINE)	SALARY	NIA	280,000	
	is .	17-1170				
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UNITED STATES HOUSE O 2008 FINANCIAL DISCLOSUR For 2007 Calendar Year Repor	E STATEMENT		Form A For use by Members, officers, and employees	HAND DELIVERED
				THE RECOURCE CENTER
LAURA RICHARD			202-225-7924 (Daytime Telephone)	2008 JUH 27 AM 10: 34
	(Full Name)		(Daytime Telephone)	(Office use OTH) VES MC
Filer Status Member of the U.S. House of Represent	State: CAUTOEN/A	Officer of Employe		A \$200 penalty shall be assessed
Report Type Annual (May 15)	Anendment	Linploy	Termination Date:	against anyone who files more than 30 days late.
PRELIMINARY INFORMATI	ON — ANSWER EACH O	FTHES	E QUESTIONS	
Did you or your spouse have "earned" if fees) of \$200 or more from any source in if yes, complete and attach Schedule I.	the reporting period?	No _	VI. Did you, your spouse, or a dependent child reportable gift in the reporting period (i.e., agg than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	receive any gregating more Yes No No
If, Did any individual or organization make lieu of paying you for a speech, appearar reporting period? If yes, complete and attach Schedule II	ice, or article in the	No X	VII. Did you, your spouse, or a dependent chil reportable travel or reimbursements for travel period (worth more than \$305 from one sourcil fyes, complete and attach Schedule VII.	in the reporting
III. Did you, your spouse, or a dependent of income of more than \$200 in the reporting reportable asset worth more than \$1,000 if yes, complete and attach Schedule III	period or hold any It the end of the period? Yes	No 🗌	VIII. Did you hold any reportable positions on of filing in the current calendar year? If yes, complete and attach Schedule VIII.	or before the date Yes No
IV. Did you, your spouse, or a dependent or exchange any reportable asset in a tra \$1,000 during the reporting period? If yes, complete and attach Schedule!	nsaction exceeding Yes	No X	IX. Did you have any reportable agreement or an outside entity? If yes, complete and attach Schedule IX.	arrangement with Yes No No
V. Did you, your spouse, or a dependent of liability (more than \$10,000) during the rep if yes, complete and attach Schedule V.		No 🛚		must be answered and the ed for each "Yes" response.
EXCLUSION OF SPOUSE,	DEPENDENT, OR TRUST	INFOR	MATION — ANSWER EACH O	OF THESE QUESTIONS
FRUSTS—Details regarding "Qualified Bli be disclosed. Have you excluded from this	nd Trusts" approved by the Committee of report details of such a trust benefiting	on standards you, your s	s of Official Conduct and certain other "excepted pouse, or dependent child?	trusts" need not Yes No No
EXEMPTION —Have you excluded from they meet all three tests for exemption?	nis report any other assets, "unearned"	income, tran	nsactions, or liabilities of a spouse or dependent	child because Yes No

SCHEDULE I-EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below.

Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

	Source	Туре	Amount
	Keene State	Approved Teaching Fee	\$6,000
	State of Maryland	Legislative Pension	\$9,000
xamples:	Civil War Roundtable (Oct. 2nd)	Spouse Speech	\$1,000
	Ontario County Board of Education	Spouse Salary	NA NA
STAT	E OF CALIFORNIA, STATE ASSEMBLY	SALARY	80,000
	TE OF CALIFORNIA, STATE ASSEMBLY		80,000
as love			

For payments to charity in lieu of honoraria, use Schedule II.

LR0138

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an email.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sucd, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

Information from: Los Angeles Times, http://www.latimes.com

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PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html

THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo DouglasWed.

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood-also home to other lawmakers-and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined uppermiddle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

CBS 13, Sacramento

Ethics Office Looking At Congresswoman's Sac Home

House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer) A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls. An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com,	562-499-1273

DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

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But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

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THE DISTRICT WEEKLY

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We'll	see	what	comes	of this	investigation.
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ROLL CALL

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There Goes the Neighborhood.

Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same

personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

13 Democrats Facing Probes As Recess Begins

By Beth Sussman

As Congress heads into its summer recess, some members have more worries to take home with them than others.

According to Citizens for Responsibility and Ethics in Washington, 17 representatives and senators are known to currently be under investigation for breaking ethical standards. Of those under investigation, 13 are Democratic members and four are Republican members.

Charges range from steering earmarked funds toward associates to tax evasion to receiving preferential mortgage rates.

The House Committee on Standards of Official Conduct does not release information regarding which members are under investigation, but a July committee report stated that 26 investigations had been underway since the beginning of the 111th Congress, 11 of which were carried over from the 110th Congress and 15 of which began this Congress. Four investigations had been resolved in that time period. A Senate Ethics Committee official couldn't be reached for comment.

According to CREW's records, the lawmakers currently under investigation are: Rep. Sanford Bishop, D-Ga., Sen. Roland Burris, D-Ill., Sen. Kent Conrad, D-N.D., Sen. Chris Dodd, D-Conn., Rep. Jesse Jackson, D-Ill., Rep. Jerry Lewis, R-Calif., Sen. Robert Menendez, D-N.J., Rep. Gary Miller, R-Calif., Rep. Allan Mollohan, D-W.Va., Rep. Timothy Murphy, R-Pa., Rep. John Murtha, D-Pa., Rep. Charles Rangel, D-N.Y., Rep. Laura Richardson, D-Calif., Rep. Linda Sanchez, D-Calif., Rep. Loretta Sanchez, D-Calif., Rep. Pete Visclosky, D-Ind., Rep. Don Young, R-Alaska.

Last week, the Los Angeles Times reported that Richardson is under investigation by the Office of Congressional Ethics in relation to a home she owned in Sacramento that was in foreclosure.

So should the public wonder if Democrats as a part are more ethically challenged than Republicans at this point? CREW spokeswoman Naomi Seligman doesn't think so. She says more Democrats than Republicans are under investigation because more Democrats are in Congress right now.

"I don't think it indicates anything for the parties," Seligman said. "It takes power to abuse it. It's the cycle of things here."

Craig Holman, legislative representative for watchdog group Public Citizen, said it is typical that the majority party would be dealing with more ethics questions.

"A lot of the money and influence peddling is going to flow disproportionately towards Democrats," Holman said.

Holman is impressed with California Democrat Speaker Nancy Pelosi's leadership efforts on ethics reform despite the number of Democrats who are under investigation, saying she "has done a phenomenal job when it comes to passing the strictest ethics rules that we've seen on Capitol Hill."

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

PRESS TELEGRAM—The Canalis Report

New York Times visits Laura Richardson's Sacramento home

By John Canalis on August 18, 2009 9:52 PM | Permalink | Comments (0)

The New York Times examined the Congressional ethics inquiry into U.S. Rep. Laura Richardson's Sacramento home in today's edition.

There's not too much new in the piece for Long Beach readers, but the article does say work on improving the home, which neighbors had described as dilapidated, began earlier this month.

A nice green lawn now replaces the old overgrown and dying patch out front, according to the newspaper of record.

Richardson, a former member of the state Assembly and Long Beach councilwoman for the 6th District, declined to comment, and a spokesman also refused to answer several questions, according to the report. However, the spokesman did say previous reports on the house were inaccurate, biased and partisan.

Richardson had lost the home in foreclosure a couple of years ago, but managed to win it back from her lender, Washington Mutual, after a man bought it auction. The Office of Congressional Ethics, which has made inquiries into the sale of the home, told The Times it doesn't comment on ongoing matters.

The District Weekly

NY TIMES WEIGHS IN ON REP. RICHARDSON'S "NEGLECTED" SACRAMENTO HOUSE

Theo Douglas

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There's not much new here for those of us who have followed the tale of Congresswoman Laura Richardson's (D-epressing) frequently bedraggled Sacramento house—which went into foreclosure and was resold before Richardson somehow wangled it back; and which recently has drawn the attention of the Office of Congressional Ethics.

Monday's New York Times story on the matter has, however, a Richardson photo which I haven't seen-and a new denial. This one's from Richardson spokesman Michael Eagle.

In a written statement issued on the congresswoman's behalf, Eagle pronounced the condition of reports on her Sacramento home-the souvenir of her brief time as a California State Assemblywoman-"personal, biased, partisan and in some cases deliberately inaccurate."

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THE DISTRICT WEEKLY

WANNA ASK LAURA ABOUT THAT HOUSE ... OR ANYTHING ELSE? Dave Wielenga

Laura Richardson, already the subject of a congressional ethics investigation (and a come-lately story about it in today's New York Times), is most recently the topic of a blog post by the Press-Telegram's John Canalis—who just reported that Long Beach's controversial congresswoman is in town today. She's scheduled for a tour of General Dynamics/Gulfstream at 1 p.m. The business is located at 4150 Donald Douglas Drive, in case you want to try to catch her.

And, if you miss Richardson there, she's also supposed to be at a Boeing C-17 labor rally, Thursday at 2:45 p.m., outside the Boeing Fitness Center, 2019 E. Wardlow Road.

From:

mittelevision

Sent:

Saturday, November 01, 2008 8:50 PM

To:

Parker, Kimberly; matt.chiklle

Subject: San Jose Mercury News - AP Story (extended).

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased

apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774. Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, http://www.presstelegram.com

From:

Marshall, Jr., William

Sent:

Thursday, October 23, 2008 5:22 PM

To:

Chiller, Matt; Parker, Kimberly

Subject:

Long Beach City College Viking News for Oct. 23, 2008.

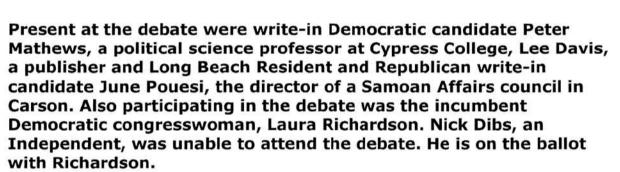
www.lbccvikingnews.com

Candidates for 37th District spar over the issues

Ricklyn Hukriede

Issue date: 10/23/08 Section: News

The Political Science Student Association, a non-partisan club at LBCC, hosted an informal debate for the candidates running for the 37th Congressional District on Thursday, Oct. 9. The District consists of the inland sections of Long Beach, Carson, Compton and Signal Hill.



The four candidates came prepared to introduce themselves and their platforms, and topics ranged from education to personal trials and experiences.

"I want free education for community college and California State University students," Mathews said, while claiming that Richardson voted for the opposite.

Richardson said nothing to the contrary. When Richardson addressed the standing room only crowd in room 303C in the LAC's B building, she tended to stick to her agenda.

"I'm one of the youngest persons in congress," she told the group. She also talked about her struggles growing up and while attending UCLA.

Next to address the group was Pouesi, who appeared to be confident in her remarks. "The people need a public servant. A person who serves from the



Media
Credit:
Matt
Robinson
[Click to enlarge]



Media
Credit:

Matt
Robinson
[Click to enlarge]

heart," she said.

After Pouesi spoke for the three-minute allotment, Davis spoke of her qualifications of being in publishing for 20 years and understanding the community's needs. She attacked Richardson by saying she is "a liar and cheat" while adding that she has a lawsuit against Richardson that's on appeal. She didn't elaborate on the lawsuit's details.

The informal debate became quickly heated when Mathews questioned Richardson's ability to manage her own personal finances.

"Why do we want someone representing our district that is vulnerable to taking bribes," Mathews said, while showing the audience the public record of Richardson's mortgage defaults.

"This is not about my personal finances, but I want to say that my finances are in a positive situation right now," Richardson responded to Mathews' accusation. "We are here to discuss the national situation," she said.

Davis interrupted by pointing out that there is something wrong when our congresswoman will not comment on her public record.

After the debate ended, Nicole Santiago, a broadcasting major, said, "I really don't want to see Richardson re-elected and the fact that she didn't answer the questions about the status of her home confirmed my feeling."

There are no scheduled debates for the 37th Congressional District according to William Marshall, Richardson's press release manager. However, the general election is schedule to be held on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641 Cell
william.marshal

From:

To:

Marshall, Jr., William

Sent:

Thursday, October 16, 2008 2:12 PM Parker, Kimberly; Hutchinson, Ted; Chiller, Matt; Hernandez, Rosa (Rep. Richardson)

Subject:

"Seats In Congress Contested" - The Downtown Gazette (Long Beach)

Seats In Congress Contested

published Oct. 16, 2008



Conventional political wisdom is that the two Congressional seats representing the Long Beach ar "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confid group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook th Rohrabacher is nervous running against her in this political climate. She said that he is vulnerable

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Co

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs, Howeve people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mat and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center— and opponents are try attack the incumbents' votes.

Rohrabacher voted against the recently passed \$700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of governmen, taxpayers to shoulder the \$700 billion cost of Wall Street's irresponsibility were not permitted to b introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those w irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a bipackage that supported the bankers and left the taxpayers holding the bag. He said most of that me should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who man the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates oppos Richardson have questioned her judgment in the wake of having late payments and a foreclosure o her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have help make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests a would stand up for the needs of the common man in congress and work to overhaul a corrupt syste

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq o financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If pet the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can me changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for \$50 billion to give to George Bush to continue the war in Iraq without a timetable t troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

"He's just disconnected from the issues important to local government in the district," said Cook. doesn't move legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I've been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook's campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people coabout writing in a candidate's name. Mathew's most recent mailer even has a picture of the ballot explain.

Richardson's Web site from the special election a year ago is up at www.laurarichardson-forcong-although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcon-gress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641 Cell
william.marshall

From:

RichardsonMC, Laura

Sent:

Thursday, October 02, 2008 6:52 PM

To:

Marshall, Jr., William; Hutchinson, Ted; Parker, Kimberly

Subject:

Re: Millender- McDonald Release.

Does the president sign this is it done

---- Original Message -----From: Marshall, Jr., William To: RichardsonMC, Laura

Sent: Thu Oct 02 18:39:56 2008

Subject: RE: Millender- McDonald Release.

District staff should start planning a ceremony, mid/late -October, for the Dedication of the hwy?

----Original Message----From: RichardsonMC, Laura

Sent: Thursday, October 02, 2008 6:36 PM

To: Marshall, Jr., William

Subject: Re: Millender- McDonald Release.

Aren't we going to get lost in the message of debate what about tomoRrow

---- Original Message -----From: Marshall, Jr., William To: RichardsonMC, Laura

Sent: Thu Oct 02 18:27:16 2008

Subject: Millender- McDonald Release.

CLR --

If you are able to read this --- can we go with to the LA Sentinel, Press Telegram, the Daily Breeze, LA Times, Sac Bee, and the Compton Bulletin?

W/

U.S. Rep. Richardson's Bill to Rename the State Route 91 After Rep. Juanita Millender-McDonald Passes the Senate

Washington, DC ---- Today, the U.S. Senate passed the "Juanita Millender-McDonald Highway" bill by unanimous consent. The bill, which Congresswoman Richardson introduced as her first bill in the House of Representatives, names a portion of State Route 91, the "Congresswoman Juanita Millender-McDonald Highway. "

"Congresswoman Millender-McDonald was a real trailblazer," said Congresswoman Richardson. "She became the first African-American woman to chair a full House Committee. As Chair of the House Administration Committee, the Congresswoman culminated a long line of "first": She was the first African-American woman to give the national Democratic response to President

Bush's weekly radio address, she initiated the first annual Memorial Day Tribute to Women in the Military at the Women's Memorial at Arlington National Ceremony, the first California Assemblywoman to Chair two powerful Assembly committees (Insurance and Revenue & Taxation) in her first term, and in 1990, the first African-American woman to serve on the Carson City Council." Congresswoman Millender-McDonald was cited in a study by the University of California as one of the most effective Members of Congress.

"The naming of this portion of State Route 91 as the 'Congresswoman Juanita Millender-McDonald Highway' Congresswoman Richardson pointed out, "is only fitting for a woman who was instrumental in the creation of the Alameda Corridor, (a \$2.5 billion dollar project that opened in April 2002, and is a vital connection between the ports and America's rail system) and a leader in the promotion of interstate commerce."

The measure, HR 4131, passed the House by voice vote on Sunday, September 28, 2008.###

----Original Message----From: RichardsonMC, Laura

Sent: Thursday, October 02, 2008 5:05 PM

To: Marshall, Jr., William

Subject: Re: Washington Times: foreclosure

What are circulation numbers and where

---- Original Message -----From: Marshall, Jr., William To: RichardsonMC, Laura

Cc: Parker, Kimberly

Sent: Thu Oct 02 16:57:49 2008

Subject: Washington Times: foreclosure

See below.

Conservative newspaper. Small distribution. Looking to pad his story.

We should not comment.

To: Marshall, Jr., William

Subject: foreclosure

Rep. Richardson has nearly lost the Sacramento home in a foreclosure auction, defaulted numerous times on two other loans for home in Long Beach and San Pedro.

What is Ms. Richardson's comment on the responsibility of homeowners to live up to their obligations?

What role does she believe borrowers played in creating the financial crisis in the U.S.?

Thanks.

LR0164

S.A. Miller

THE WASHINGTON TIMES

Office:

202-636

Mobile: 443-621

Find my latest stories at http://www.washingtontimes.com/rss/authors/s-miller/

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From:

Laura Richardson

Sent: To:

Laura Richardson Monday, November 02, 2009 5:23 PM MARISELA.SANCHEZ.NFR MARISELA.SANCHEZ.NFR RichardsonMC, Laura

Subject:

Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA

RICHARDSON

Hello Everyone,

There seems to be some confusion. The information that was sent to me I already had. I am waiting for the responses to the information in the email noted below. Quotes today are needed please. Thanks, Laura

--- On Wed, 10/28/09, RichardsonMC, Laura

From: RichardsonMC, Laura

Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA

RICHARDSON

To: MARISELA.SANCHEZ.NFRV daysha74

Date: Wednesday, October 28, 2009, 8:33 PM

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductable. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductable. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductable. Much thanks Laura

---- Original Message ----

----- Original Message -----From: Marisela Sanchez

To: RichardsonMC, Laura

Ce: MARISELA.SANCHEZ.NFR

Sent: Tue Oct 27 19:23:44 2009

Subject: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of \$400,000 with ded of 500

Ron Whitson State Farm Agent 249 E. Ocean Blvd Suite 620 Long Beach, CA 90802-4897 Mon-Thur 8:30am to 4:30pm Friday 8:30am to 4:00pm

Phone: 562-435-5700

Fax: 562-435-5711 RON. WHITSON

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The attached file can be viewed using the free Adobe Reader	. To download the latest version, visit www	w.adobe.com.

From:

Billington, Jeffrey

Sent:

Thursday, October 29, 2009 7:43 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley Two More Articles

Attachments:

image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10/29/09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to \$50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least \$250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of \$77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the "anonymous accusation amounted to nothing more than a political smear."

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don't address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the "appearance of impropriety that could arise from championing the causes of contributors," and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay's attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves's attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office's investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to "drain the swamp" in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated "in good faith and in full candor" with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

"I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations," he continued. "But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character."

956 LR0169



Thursday, October 29, 2009 5:19 PM

Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. Maxine Waters, D-Calif., and Rep. Laura Richardson, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richarson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

Billington, Jeffrey

Sent:

Thursday, October 29, 2009 7:26 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by Ryan ZumMallen | Long Beach News | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. Maxine Waters and Laura Richardson.

The committee is also announcing its finding that Rep. Sam Graves has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

- "...the Committee has unanimously voted to establish and investigative subcommittee to conduct an inquiry...
- "...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

- "...the Committee has unanimously voted to establish and investigative subcommittee...
- "...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

- "...representative Graves did not violate any provision of the Code of Official Conduct...
- "...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

RichardsonMC, Laura

Sent:

Thursday, October 29, 2009 5:41 PM

To: Subject: Billington, Jeffrey Re: Statement

Attachments:

image001.png; image002.jpg

1)Send to only those who call. 2)send to press telegram, daily breeze, lb post, and politico.

From: Billington, Jeffrey To: RichardsonMC, Laura

Sent: Thu Oct 29 17:13:49 2009

Subject: Statement



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release: October 29, 2009 Contact:

Jeff Billington jeffrey.billingtor 202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

Washington, D.C. — Statement from Congresswoman Laura Richardson:

"Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in the span of slightly over a year, I have worked to resolve a personal financial situation.

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Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrook and Signal Hill.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billingtor

971 LR0174

From: Sent: RichardsonMC, Laura

Sent:

Thursday, October 29, 2009 5:32 PM

To: Subject: Billington, Jeffrey Re: Statement

Attachments:

image001.png; image002.jpg

How close are you?

From: Billington, Jeffrey **To**: RichardsonMC, Laura

Sent: Thu Oct 29 17:13:49 2009

Subject: Statement



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release: October 29, 2009 Contact:

Jeff Billington jeffrey.billington 202-225-7924

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billingtor

LR0176

From:

Billington, Jeffrey

Sent:

Thursday, October 29, 2009 5:14 PM

To: Subject: RichardsonMC, Laura Statement

Attachments:

image001.png; image002.jpg



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release: October 29, 2009

Contact:

Jeff Billington jeffrey.billington 202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

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Communications Director
Congresswoman Laura Richardson (CA-37)
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(202) 225-7924
jeffrey.billington

From:

RichardsonMC, Laura

Sent:

To:

Subject:

'laurarichardsor' = = = = Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA

RICHARDSON

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductable. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductable. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductable. Much thanks Laura

---- Original Message -----From: Marisela Sanchez To: RichardsonMC, Laura Cc: MARISELA.SANCHEZ.NFL

Sent: Tue Oct 27 19:23:44 2009

Subject: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of \$400,000 with ded of 500

Ron Whitson State Farm Agent 249 E. Ocean Blvd Suite 620 Long Beach, CA 90802-4897 Mon-Thur 8:30am to 4:30pm Friday 8:30am to 4:00pm Phone: 562-435-5700 Fax: 562-435-5711

RON.WHITSON

IMPORTANT NOTICE:

This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

The attached file can be viewed using the free Adobe Reader. To download the latest version, visit www.adobe.com.

From:

RichardsonMC, Laura

Sent:

Tuesday, September 29, 2009 7:34 PM

To:

Rogers, Henry

Cc:

Cooks, Shirley

Subject:

RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 7:34 PM

To: RichardsonMC, Laura

Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura

Sent: Tuesday, September 29, 2009 4:32 PM

To: Cooks, Shirley; Richardson, Laura; Rogers, Henry

Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley

Sent: Tuesday, September 29, 2009 7:26 PM **To:** Richardson, Laura; RichardsonMC, Laura

Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 2:07 PM

To: Billington, Jeffrey; Cooks, Shirley

Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by Keith Higginbotham | http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board

by Ryan ZumMallen http://www.lbpost.com/ryan/6406

Richardson Responds To Public

by Ryan ZumMallen http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade

by Nancy Pfeffer http://www.lbpost.com/nancy/6346

LB Airport To Receive \$4.3 Million For Improvements

by Ryan ZumMallen http://www.lbpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by Ryan ZumMallen http://www.lbpost.com/ryan/5976

Richardson Tours Harbor, Brings Congressional Company

by Ryan ZumMallen http://www.lbpost.com/ryan/5938

Breakwater Plans Have A Long Way To Go

by Ryan ZumMallen http://www.lbpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson

by Ryan ZumMallen http://www.lbpost.com/ryan/5903

Congressmember Richardson Weighs In On Skate Park Issue

by Ryan ZumMallen http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office

1864

by Ryan ZumMallen http://www.lbpost.com/ryan/1997

LR0180

Election Results: Candidates, Props & Measures Oh My!

by Ryan ZumMallen http://www.lbpost.com/ryan/1754

Richardson Coasts To Win

by Ryan ZumMallen http://www.lbpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday

by Ryan ZumMallen http://www.lbpost.com/ryan/1538

Port Looking For \$4B Upgrade

by Ryan ZumMallen http://www.lbpost.com/ryan/1417

Complete Election Coverage

by Ryan ZumMallen http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson

by Ryan ZumMallen http://www.lbpost.com/ryan/982

Richardson & Andrews Talk Taxes

by Ryan ZumMallen http://www.lbpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer

by Ryan ZumMallen http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today

by Ryan ZumMallen http://www.lbpost.com/ryan/767

Henry Rogers

Congresswoman Laura Richardson (CA-37)

PH: (562) 436 FX: (562) 436

FX: (562) 437₁/\

From:

RichardsonMC, Laura

Sent:

Tuesday, September 29, 2009 7:32 PM

To:

Cooks, Shirley; Richardson, Laura; Rogers, Henry

Subject:

RE: LB Post articles about the member for the member

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1866 LR0182

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Chelsea Clinton Visiting CSU Dominguez Hills Today

by Ryan ZumMallen http://www.lbpost.com/ryan/767

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers PH: (562) 436 FX: (562) 437

LR0184 1868

From: RichardsonMC, Laura

Sent: Thursday, September 24, 2009 10:52 AM

To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover

Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey

Sent: Thursday, September 24, 2009 10:39 AM **To:** RichardsonMC, Laura; Cooks, Shirley

Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you've been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I've pasted it into the email below.

http://www.capitolweekly.net/article.php? c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yajksjvinhgjyg

Richardson's congressional tenure marked by high staff turnover

By Malcolm Maclachlan | 09/24/09 12:00 AM PST

Email Print

<u>Print</u>

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In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The tumover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson's first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jock Friedly, founder and CEO of Storming Media LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

He added, "For Laura Richardson to go onto the top of the worst employers in Congress, she's got a pretty steep road to climb."

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress—though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office. Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He's seen 10 staffers go in a tenure that is nearly two years longer than Richardson's. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

Marshall, Jr., William

Sent: To: Subject: Thursday, October 16, 2008 2:11 PM RichardsonMC, Laura; Richardson, Laura The Downtown Gazette (Long Beach)

Downtown Gazette



Dining Out

Sports

About Us

Seats In Congress Contested

published Oct. 16, 2008



Conventional political wisdom is that the two Congressional seats representing the Long Beach ar "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confid group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook the Rohrabacher is nervous running against her in this political climate. She said that he is vulnerable

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Co

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. Howeve people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mat and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center—and opponents are try attack the incumbents' votes.

Rohrabacher voted against the recently passed \$700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of government."

taxpayers to shoulder the \$700 billion cost of Wall Street's irresponsibility were not permitted to b introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those w irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a bipackage that supported the bankers and left the taxpayers holding the bag. He said most of that me should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who mar. the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates oppos Richardson have questioned her judgment in the wake of having late payments and a foreclosure o her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have help make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests a would stand up for the needs of the common man in congress and work to overhaul a corrupt syste

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq o financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If pet the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can muchanges."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for \$50 billion to give to George Bush to continue the war in Iraq without a timetable t troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

"He's just disconnected from the issues important to local government in the district," said Cook. doesn't move legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I've been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook's campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people coabout writing in a candidate's name. Mathew's most recent mailer even has a picture of the ballot explain.

Richardson's Web site from the special election a year ago is up at www.laurarichardson-forcong although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcon-gress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

From:

Eagle, Michael

Sent:

Tuesday, August 18, 2009 9:34 AM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

Michael J. Eagle

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Press Secretary

Office of Congresswoman Laura Richardson

LR0191

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Thursday, July 30, 2009 11:41 AM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael Cc: Cooks, Shirley

Sent: Thu Jul 30 11:27:19 2009

Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael

To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises

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Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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Long Beach chamber to offer political candidate training

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The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

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"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

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Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

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Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

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The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

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THE DISTRICT WITH THE

HOUSE ETHICS Theo Douglas

As reported by the Los Angeles Times Ani Gentlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Organization of an investigation by the new joint of the control of the

"The independent Office I was a large of the House was reluctant to investigate and half by the inharity leader. If we are the large large or lobbyists," Gottlieb writes.

"Among the members is from the members in the

Richardson (D-umisform 130 all and a silver a second,

"We can't comment on conversations in oliving others than "e haven't been a part of," Richardson's press secretary, Michael Eagle, told the Time, in an e-mail.

Uh, and what about the house? Gottile's fring tus up to specie.

The house in question also home to other lawmakers—and it "became the scourge of the neighbor and the scourge of the scot of the scourge of the scourge of the scourge of the scourge of

"The Office of Congress of all Hilders an ated and estate in estor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the energy.

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2017 after the was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comeanfill is investinating.

ROLL CALL

There Goes the No

Pity Rep. Laura Richard and Tomas and the standard weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times st. ry, they're being interviewed by Congressional ethics officials.

The Times reports that representative of our SOUTE of Congressional Ethics have queried neighbors about how much they've spent out of their control of a manifestion the house, which Richardson temporarily lost in foreclosure. The manifestion is a second by the selection rules, the paper reports.

One couple who lives nearly to be the first and the process of \$160 having their gardener and neighborhood kids maintain Richardson's large.

 In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have andured the same personal, biased, partisan and in some cases deliberately inaccurate claims reported any property in Samumento, which have had no basis in fact."

The house has been an on who spead of the Common Democrat. Foreclosure aside, Richardson has owed back taxes on the property and that the Common Back taxes of the property and the Common Back taxes of the Common Back taxe

This latest twist is bound to an ke supposed in which parties all the more awkward — and Richardson can just forget about borrowing a member of supposed and

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Find and A

1725 Longworth Hou

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Eagle, Michael From:

Wednesday, July 29, 2009 11:03 PM Sent: RichardsonMC, Laura; Cocks, Shirley To:

Subject: RE: PT & Daily Breeze

Attachments: image001.jpg

I have no way of knowing the page number until I talk to the DO in the morning. The website doesn't give that info. But, from the time that I sent that e-mail, it went from being number 2 on their site to number 7 right now. They have a small picture of you. I don't know if it will show on your black berry, but here goes:



This story, which mentions you, is listed on top of the house story though:

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 10:58 PM

To: Eagle, Michael; Cooks, Shirley Subject: Re: PT & Daily Breeze

> 1 LR0208

Do we know what page this is on and if there is a photo?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:49:07 2009 Subject: RE: PT & Daily Breeze

I think it could have been much worse. They used our entire statement and they recycled old news

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To: Eagle, Michael; Cooks, Shirley Subject: Re: PT & Daily Breeze

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Posted: 07/29/2009 06:01:18 PM PDT

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Richardson's spokesman in Washington, D.C., did not return calls.

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LR0209

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1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

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Sent:

Wednesday, July 29, 2009 10:58 PM

To:

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Subject:

Re: PT & Daily Breeze

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

7 LR0214

From:

Eagle, Michael

Sent:

Wednesday, July 29, 2009 10:58 PM

To:

RichardsonMC, Laura

Subject:

RE: PT & Daily Breeze

We got in there that you were committed to providing excellent services to your constituents. We have a number of releases in the pipeline that if we drop tomorrow, they will have to run at least one of them. I also have one on the new GI bill which starts Saturday. I was going to give it to you Friday, but maybe if we added that to the releases tomorrow it would up our chances of getting positive press Friday morning

From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 10:50 PM

To: Eagle, Michael; Cooks, Shirley Subject: Re: PT & Daily Breeze

Shirley?

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To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:49:07 2009 **Subject**: RE: PT & Daily Breeze

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Michael J. Eagle

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Washington, DC 20515

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(202) 225-7926 fax

LR0217

From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 10:56 PM

To:

Cooks, Shirley

Subject:

Re: PT & Daily Breeze

Do we know what page this is on and if there is a photo?

From: Cooks, Shirley **To**: RichardsonMC, Laura

Sent: Wed Jul 29 22:51:11 2009 Subject: Re: PT & Daily Breeze

Mighty white(oops, I mean kind) of them to use your statement. Too bad a release can't just admit that the bank screwed

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From: RichardsonMC, Laura To: Eagle, Michael; Cooks, Shirley Sent: Wed Jul 29 22:45:58 2009 Subject: Re: PT & Daily Breeze

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Posted: 07/29/2009 06:01:18 PM PDT

Laura Richardson. (Steven Georges / Staff Photographer) A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 10:50 PM

To:

Eagle, Michael; Cooks, Shirley

Subject:

Re: PT & Daily Breeze

Shirley?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:49:07 2009 Subject: RE: PT & Daily Breeze

I think it could have been much worse. They used our entire statement and they recycled old news

From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 10:46 PM

To: Eagle, Michael; Cooks, Shirley Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:42:48 2009 Subject: PT & Daily Breeze

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Subject:

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From: Eagle, Michael

Sent: Wednesday, July 29, 2009 10:43 PM
To: RichardsonMC, Laura; Cooks, Shirley

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(202) 225-7926 fax

From: Eagle, Michael

Sent: Wednesday, July 29, 2009 9:28 AM

To: RichardsonMC, Laura

Subject: RE: LA TIMES **Attachments:** image001.jpg

It's the second link on the front of their homepage. I have to confirm with the district when they get in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.



From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 9:22 AM

To: Eagle, Michael Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 09:05:32 2009

Subject: LA TIMES

The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

LR0236

60

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

Michael J. Eagle

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U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

64

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jen.gottneo@iatimes.com	10
Security	
Michael J. Eagle	
Press Secretary	

Office of Congresswoman Laura Richardson

ioff gottlich alatimes com

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Wednesday, July 29, 2009 9:06 AM RichardsonMC, Laura; Cooks, Shirley

To: Subject:

LA TIMES

Importance:

High

The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

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Micha	ael J. Eagle		
Press	Secretary		
Office	e of Congressw	oman Laura	Richardson

jeff.gottlieb@latimes.com

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Monday, June 15, 2009 12:16 PM

To:

RichardsonMC, Laura

Subject:

news clips

Congresswoman-

Here is our news clips from over the weekend (as well as Friday).

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Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

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Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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Press-Telegram Blog-The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009 By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story

United Press International

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Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

324

LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat.

"What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

325

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

LA TIMES BLOG

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Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

CBS13 SACREMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

328

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

http://www.lbreport.com/news/jun09/c17rev.htm

(Note: the website does not allow people to cut and paste text)

...... Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States By Congresswoman Laura Richardson

37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

RichardsonMC, Laura

Sent:

Saturday, June 13, 2009 12:11 PM

To:

'michaeljeagle

Subject:

Re:

Oh and the head of the news desk for the latimes gottliebs boss

From: Michael Eagle

To: RichardsonMC, Laura Sent: Fri Jun 12 22:04:46 2009

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

..................

By John Canalis on June 12, 2009 7:32 AM

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"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

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Michael J. Eagle

From: Sent: RichardsonMC, Laura

Sent:

Saturday, June 13, 2009 12:10 PM 'michaeljeagle

Subject:

Re:

On monday please get a contact of the supervisor of cbs.

From: Michael Eagle

To: RichardsonMC, Laura Sent: Fri Jun 12 22:04:46 2009

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"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

Michael J. Eagle

From: Sent: Michael Eagle

To:

RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

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So, he and his neighbors made it their responsibility.

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When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

Michael J. Eagle

From: Sent:

Sent: To: Friday, November 07, 2008 6:07 AM RichardsonMC, Laura; laurarichardson

Subject:

Calif. congresswoman: I'm up-to-date on home loans - AP

Calif. congresswoman: I'm up-to-date on home loans

5 days ago

LONG BEACH, Calif. (AP) — A California congresswoman whose house temporarily went into foreclosure has paid up the delinquent home loans, she said Friday.

"Everything is currently in order and has been resolved," U.S. Rep. Laura Richardson told the Long Beach Press-Telegram, which also had reported that she held the highest lease for a government car in the House of Representatives.

Richardson, who is running for re-election Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May but reversed the sale after Richardson complained she hadn't received proper notice.

The Democrat said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

She also said she modified loans for her two other homes in Long Beach and San Pedro without a reduction in interest or principal, and that she is current on the payments for a leased apartment in Washington, D.C.

She also said she lowered the lease on her government car from \$1,299 a month to \$774.

She said she takes responsibility for "personal mistakes."

Richardson's ambitious one-year ascent from City Council to state Assembly to Congress gained national attention when the house was sold in foreclosure, followed by news that she had multiple defaults on her other homes.

Five of those defaults occurred when she used \$177,500 of her own money to finance her political career.

Richardson represents the 37th Congressional District, which includes parts of south central Los Angeles, Carson, Compton and most of Long Beach.

Information from: Press-Telegram, http://www.presstelegram.com

From:

mittelevision

Sent:

Saturday, November 01, 2008 8:25 PM

To:

RichardsonMC, Laura

Subject:

San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them

on the map!

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased

apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774. Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, http://www.presstelegram.com

From:

RichardsonMC, Laura

Sent:

Friday, August 21, 2009 5:29 PM

To: Subject: King, Lalla (Richardson) Re: August 21 Phone calls

Lalla what is the date on the bank eceipt for my rent?

From: King, Lalla (Richardson) **To**: RichardsonMC, Laura

Cc: Austin, Daysha

Sent: Fri Aug 21 12:33:09 2009 **Subject**: August 21 Phone calls

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.601.7202

Ms Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225.7924

Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.

From:

King, Lalla (Richardson)

Sent:

Friday, August 21, 2009 12:33 PM

To: Cc: RichardsonMC, Laura Austin, Daysha

Subject:

August 21 Phone calls

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 21, 2009

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Lalla August 20, 2009 12:42PM 202.225.7924

Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.

LR0263

From:

Miller, Ken

Sent:

Friday, November 13, 2009 8:14 PM

To:

RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey

Subject: Attachments: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm image001.png; image002.gif; image003.gif; image004.gif; image005.jpg; image006.gif; image007.gif; image008.jpg; image009.gif; image010.gif; image011.png; image012.gif; image013.jpg; image014.jpg; image015.gif; image016.gif; image017.gif; image018.gif; image019.gif; image020.gif; image021.png; image022.jpg; image023.png; image024.png; image025.png; image026.png; image027.png; image028.png; image029.png; image030.png; image031.gif; image032.jpg; image033.jpg; image034.png; image035.gif; image036.jpg;

image037.gif



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November 13, 2009 | 4:06 pm Race and Ethics—Let's Be Honest

Posted by Joe R. Hicks

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black caucus has taken exception. They say the whiff of racism's in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled – the legislative equivalent of the canard of "driving while black." However, my view is that this is just the same old, same old – a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven't disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee's investigations.

To point out just two, need I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay – recently a "Dancing with the Stars" circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing "infatuation" with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are "also" engaged in unethical behavior—that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress – and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi's actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area – one of the most liberal districts in the nation.

Talking about indefensible, Jefferson was discovered to have stashed \$90,000 in his home freezer. This gives new meaning to the term "cold, hard cash." The cash was from a bribery deal with a Nigerian government official. For this and a host of other charges, Jefferson's been convicted and will face 13 years in federal lock-up, announced today.

And exactly how did racism play a role in any of this?

Then there's Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He's under investigation for failing to pay taxes on \$75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least \$600,000 in assets, until this past August.

Nonetheless, the Black Caucus issued a letter expressing support for Rangel, saying "...he has our full support" and that "...we are proud of the thoughtful leadership he provides the House ..." So the stink of financial improprieties doesn't bother them? The brother's just out-witting the system and "getting his," right?

Apparently untroubled by the probe of Rangel's financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between \$250,000 and \$500,000-worth of stock from One United Bank – a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank's board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United – all without disclosing her or her husband's links to the bank. The government eventually coughed up \$12 million in TARP funds for One United.

Laura Richardson's story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson's grass and cleaned up the yard – something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the Los Angeles Times has reported on all the sordid details of Richardson and her several homes).

Why is it that Richardson allowed her home to become such an eyesore that it looked like a crack den and her neighbors felt compelled to clean it up?

Now the Committee is also looking into trips to the Caribbean taken by Charley Rangel and four other black House members – Michigan's Caroline Kirkpatrick, New Jersey's Donald Payne, Mississippi's Bennie Thompson, and Donna Christian-Christensen from Virginia.

The Committee is investigating whether their island junkets violated House rules. According to the Committee, these trips were sponsored, funded and organized by an agency known as the *Carib News*. If true, this is simply against the rules.

Speaking of rules, why isn't the Black caucus embracing these probes?" Shouldn't they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing "why us" victim posture.

But it could also be argued – as I do – that the Black Congressional Caucus is a hold-over form an era that's long-past. C'mon, is there really some racial identity interest they serve that's fundamentally different from any other elected officials?

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Race and Ethics---Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . .



Failing to Connect the Terror Dots--Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . .



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By David A. Lehrer

11.4.09 at 3:20 pm | Experts to debate America's proper course in . . .



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By David A. Lehrer

10.30.09 at 4:32 pm | A Leader Who Inspires Change -- Here and In . . .



Crime and Spin

By David A. Lehrer

10.29.09 at 1:49 pm | Missing an opportunity -- a crime that should have . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . . (66)



Failing to Connect the Terror Dots--Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . . (41)



Race and Ethics—-Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . . (36)



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Very interesting link - I just did a quick check, ...



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LR0273

From:

Cooks, Shirley

Sent:

Thursday, October 29, 2009 11:16 PM

To:

RichardsonMC, Laura

Subject:

Helllo

By the time you read this you will have landed hopefully from an uneventful return to LA and then home. Waiting for you will be a print out of the Samoa options paper - responsible staffer is Eric in this regard. Greg. Jeff, Eric, Candace and I (Shirley limited because of having to join the Cuba meeting) joined in discussion to suggest what you will receive as thought provoking options. We all, in a conference call, can finalize this at your convenience early next week. On an unrelated matter, I have to say I am thrilled to learn tonight that you will be finalizing the transition of the property in Sacramento!!!!! Yipee. Lovin it. Shirley

Sent using BlackBerry

From:

Billington, Jeffrey

Sent:

Thursday, October 29, 2009 7:43 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley

Attachments:

Two More Articles image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10/29/09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to \$50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least \$250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of \$77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the "anonymous accusation amounted to nothing more than a political smear."

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don't address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the "appearance of impropriety that could arise from championing the causes of contributors," and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay's attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves's attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office's investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to "drain the swamp" in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated "in good faith and in full candor" with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

"I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations," he continued. "But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character."

17 LR0276



Thursday, October 29, 2009 5:19 PM

Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. Maxine Waters, D-Calif., and Rep. Laura Richardson, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richarson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

Billington, Jeffrey

Cooks, Shirley

Sent:

Thursday, October 29, 2009 7:26 PM

To: Cc: RichardsonMC, Laura

Subject:

Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by Ryan ZumMallen | Long Beach News | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. Maxine Waters and Laura Richardson.

The committee is also announcing its finding that Rep. Sam Graves has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

- "...the Committee has unanimously voted to establish and investigative subcommittee to conduct an inquiry...
- "...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

- "...the Committee has unanimously voted to establish and investigative subcommittee...
- "...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

- "...representative Graves did not violate any provision of the Code of Official Conduct...
- "...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

RichardsonMC, Laura

Sent:

Tuesday, September 29, 2009 7:34 PM

To: Cc: Rogers, Henry Cooks, Shirley

Subject:

RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 7:34 PM

To: RichardsonMC, Laura

Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura

Sent: Tuesday, September 29, 2009 4:32 PM

To: Cooks, Shirley; Richardson, Laura; Rogers, Henry

Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley

Sent: Tuesday, September 29, 2009 7:26 PM **To:** Richardson, Laura; RichardsonMC, Laura

Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 2:07 PM

To: Billington, Jeffrey; Cooks, Shirley

Subject: LB Post articles about the member for the member

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436. T FX: (562) 437-

123

LR0282

From:

RichardsonMC, Laura

Sent:

Tuesday, September 29, 2009 7:32 PM

To:

Cooks, Shirley; Richardson, Laura; Rogers, Henry

Subject:

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers PH: (562) 436

FX: (562) 437₁/

126

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 8:34 PM

To:

RichardsonMC, Laura

Cc: Subject:

Cooks, Shirley LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

http://www.lbreport.com/news/may08/richhom3.htm

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch http://www.lbreport.com/news/may08/richhom4.htm

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

http://www.lbreport.com/news/aug08/richhau2.htm

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 7:36 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

RE: LB Post articles about the member for the member

Got ya'

I'll start looking there as well

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henry.rogers

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henry.rogers

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436 FX: (562) 437

From:

Marisela Sanchez

Sent:

Monday, September 21, 2009 6:05 PM

To:

RichardsonMC, Laura State Farm Insurance

Subject: Attachments:

Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioip.tif; Szvrj0c1.tif

Hello Laura.

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

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A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30-4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

From:

Eagle, Michael

Sent:

Tuesday, August 18, 2009 9:34 AM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

295

LR0299

From:

RichardsonMC, Laura

Sent:

Friday, August 07, 2009 1:39 PM

To:

Eagle, Michael

Subject:

Re: NY Times request

Yes you can send that one

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley

Sent: Fri Aug 07 13:36:43 2009 Subject: RE: NY Times request

And not include the statement from last week?

From: RichardsonMC, Laura

Sent: Friday, August 07, 2009 1:28 PM

To: Eagle, Michael Cc: Cooks, Shirley

Subject: Re: NY Times request

Its my understanding that they called ron with the city of sac code enforcement and he told them this is no story, permit is processed and no violations. I recommend we say, no other comment than what we have submitted

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Thu Aug 06 20:28:58 2009 Subject: FW: NY Times request

Congresswoman-

I just asked Daysha to remind you about this when she meets with you tonight. The NY Times is planning on running a story on the house this weekend and they want a statement by CoB tomorrow. Below is my correspondence with him, as well as our original statement that we gave him last month and the statement we issued last week regarding the Ethics statement. Thanks

From: Eagle, Michael

Sent: Tuesday, August 04, 2009 5:32 PM

To: RichardsonMC, Laura

Cc: Cooks, Shirley

Subject: FW: NY Times request

Our deadline is Friday at the latest. This is what we sent him before:

"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

342

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other. fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

AND here is what we sent out last week:

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate. For more than a year now. I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact; all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

From: Jesse McKinley Sent: Tuesday, August 04, 2009 5:24 PM To: Eagle, Michael Subject: RE: NY Times request Thursday/Friday... Jesse McKinley San Francisco Bureau Chief New York Times. direct: 415/644 cell: 646/234 e-mail: jemck From: Eagle, Michael Sent: Tuesday, August 04, 2009 2:21 PM To: Jesse McKinley Subject: RE: NY Times request Jessie-what is your deadline on this? From: Jesse McKinley | Sent: Tuesday, August 04, 2009 4:59 PM To: Eagle, Michael Subject: RE: NY Times request Michael. You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times' of a possible ethics inquiry, I was wondering if there were any updates you could

give me on the house and its renovation; the congresswoman's position about the investigation; and any other details...I'm considering writing for the weekend...

All best.

Jesse McKinley

San Francisco Bureau Chief

New York Times

direct: 415/644 cell: 646/234

e-mail: jemcki(] = > =

From: Eagle, Michael

Sent: Friday, June 19, 2009 12:00 PM

To: jemcki

Subject: RE: NY Times request

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Best,

Michael

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From: Jesse McKinley |

Sent: Thursday, June 18, 2009 1:56 PM

To: Eagle, Michael

Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"

Date: Thu, 18 Jun 2009 13:50:14 -0400

To: Jesse McKinley

Subject: RE: NY Times request

Jesse-

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Best,

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 646/234
e-mail: jemcki

LR0303

345

From:

Eagle, Michael

Sent:

Friday, August 07, 2009 1:37 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

RE: NY Times request

And not include the statement from last week?

From: RichardsonMC, Laura

Sent: Friday, August 07, 2009 1:28 PM

To: Eagle, Michael Cc: Cooks, Shirley

Subject: Re: NY Times request

Its my understanding that they called ron with the city of sac code enforcement and he told them this is no story, permit is processed and no violations. I recommend we say, no other comment than what we have submitted

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Thu Aug 06 20:28:58 2009 Subject: FW: NY Times request

Congresswoman-

I just asked Daysha to remind you about this when she meets with you tonight. The NY Times is planning on running a story on the house this weekend and they want a statement by CoB tomorrow. Below is my correspondence with him, as well as our original statement that we gave him last month and the statement we issued last week regarding the Ethics statement. Thanks

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Subject: RE: NY Times request

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e-mail: jemcki

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Subject: RE: NY Times request

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e-mail: jemcki

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Subject: RE: NY Times request

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To: Eagle, Michael

Subject: RE: NY Times request

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New York Times direct: 415/644 cell: 646/234

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Sent: Friday, June 19, 2009 12:00 PM

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Subject: RE: NY Times request

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Subject: RE: NY Times request

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San Francisco Bureau Chief

New York Times

direct: 415/644 cell: 646/234

e-mail: jemck

From:

Eagle, Michael

Sent:

Thursday, August 06, 2009 8:29 PM

To: Subject: RichardsonMC, Laura FW: NY Times request

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Subject: RE: NY Times request

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San Francisco Bureau Chief

e-mail: jemcki

New York Times

direct: 415/644

cell: 646/234

From:

Eagle, Michael

Sent:

Thursday, July 30, 2009 11:41 AM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael Cc: Cooks, Shirley

Sent: Thu Jul 30 11:27:19 2009

Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael

To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises

Cc: RichardsonMC, Laura

Sent: Thu Jul 30 10:16:24 2009

Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer) A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

PRESS TELEGRAM

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

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The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing \$9,000 in back property taxes. The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

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This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Sent:

RichardsonMC, Laura

Thursday, July 30, 2009 11:27 AM

To: Cc: Eagle, Michael Cooks, Shirley

Subject:

Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael

To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises

Cc: RichardsonMC, Laura

Sent: Thu Jul 30 10:16:24 2009

Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

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john.canalis@presstelegram.com, 562-499-1273

PRESS TELEGRAM

Long Beach chamber to offer political candidate training

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LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

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THE DISTRICT WEEKLY

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LR0324

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Sent:

Thursday, July 30, 2009 10:16 AM

To:

CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises

Cc:

RichardsonMC, Laura

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(202) 225-7924

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From:

Eagle, Michael

Sent: To: Thursday, July 30, 2009 9:55 AM RichardsonMC, Laura; Cooks, Shirley

Subject:

roll call

This was in roll call's heard on the hill this morning. It's 2 stories down in the column and on page 21

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374 LR0332

From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 7:26 PM

To:

Cooks, Shirley

Subject:

Re:

Heading back to office

---- Original Message -----

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Eagle, Michael

Sent: Wed Jul 29 19:25:07 2009

Subject: RE:

Yes, I did read your whole message. You can consider Michael calling them to reiterate what you have said re your visits but you should not have a conversation with them. After Michael talks to him he will likely want to know more about the ethics matter and when is the work going to be finished and will you then sell? This could go on and on and on.

----Original Message-----From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 7:18 PM

To: Cooks, Shirley

Subject: Re:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

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From: Cooks, Shirley

To: RichardsonMC, Laura; Eagle, Michael

Sent: Wed Jul 29 19:15:05 2009

Subject: RE:

I believe your statement of today will suffice. No more comments.

----Original Message-----From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 7:13 PM To: Eagle, Michael; Cooks, Shirley

Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

---- Original Message -----

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 18:48:43 2009

Subject: RE:

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----Original Message-----From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 6:48 PM

To: Eagle, Michael

Subject: Re:

Resend new statement

---- Original Message -----

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 18:36:10 2009

Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

Sent: Wednesday, July 22, 2009 9:40 PM

To: Eagle, Michael

Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb Senior Writer Los Angeles Times 562-209

Sent: Wed 7/22/2009 6:35 PM

To: Gottlieb, Jeff

Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out

Sent using BlackBerry

---- Original Message ----From: Gottlieb, Jeff | _____ To: Eagle, Michael

Sent: Wed Jul 22 20:24:47 2009

Subject: RE:

Michael,

I'm not even sure what that means.

Has the congresswoman been told by the House Office of Congressional Ethics that she is under investigation or that the office is reviewing her actions?

Does she have any comment? I can tell you what people have been asked about.

Jeff

Jeff Gottlieb Senior Writer Los Angeles Times 562-209√

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Sent: Wed 7/22/2009 5:18 PM

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Jeff-

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To: Eagle, Michael

Subject: Re:

Resend new statement

---- Original Message -----

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 18:36:10 2009

Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

----Original Message----From: Gottlieb, Jeff

Sent: Wednesday, July 22, 2009 9:40 PM

To: Eagle, Michael

Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb Senior Writer Los Angeles Times 562-209

From: Eagle, Michael

Sent: Wed 7/22/2009 6:35 PM

To: Gottlieb, Jeff

Subject: Re:

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To: Eagle, Michael

Sent: Wed Jul 22 20:24:47 2009

Subject: RE:

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Thanks

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 7:18 PM

To:

Cooks, Shirley

Subject:

Re:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

---- Original Message -----

From: Cooks, Shirley

To: RichardsonMC, Laura; Eagle, Michael

Sent: Wed Jul 29 19:15:05 2009

Subject: RE:

I believe your statement of today will suffice. No more comments.

----Original Message-----From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 7:13 PM To: Eagle, Michael; Cooks, Shirley

Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

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From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 18:48:43 2009

Subject: RE:

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From:

Eagle, Michael

Sent:

Wednesday, July 29, 2009 6:49 PM

To:

RichardsonMC, Laura

Subject:

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 5:23 PM

To:

Eagle, Michael

Subject:

Re: Sacramento property

Thx

From: Eagle, Michael
To: RichardsonMC, Laura

Sent: Wed Jul 29 17:17:09 2009 Subject: Re: Sacramento property

It went out.

Sent using BlackBerry

From: RichardsonMC, Laura To: Eagle, Michael; Cooks, Shirley Sent: Wed Jul 29 17:00:18 2009 Subject: Re: Sacramento property

It is critical you send now. Their deadline is 2 or 230

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 16:57:01 2009 Subject: Re: Sacramento property

Got it

Sent using BlackBerry

From: RichardsonMC, Laura To: Eagle, Michael; Cooks, Shirley Sent: Wed Jul 29 16:56:20 2009 Subject: Re: Sacramento property

Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call

except NO to the la times

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley Sent: Wed Jul 29 16:53:52 2009

Subject: Re: Sacramento property

Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael

Sent: Wed Jul 29 16:50:35 2009 **Subject**: Re: Sacramento property

Disregard no la times

From: Eagle, Michael **To**: RichardsonMC, Laura

Sent: Wed Jul 29 16:49:58 2009 **Subject**: Re: Sacramento property

LR0352

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael

Sent: Wed Jul 29 16:49:39 2009 **Subject**: Re: Sacramento property

Disregard last email: do NOT send to la times

From: Eagle, Michael **To**: RichardsonMC, Laura

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Ok

Sent using BlackBerry

From: RichardsonMC, Laura

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Add them to list

From: Eagle, Michael

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Sent: Wed Jul 29 16:42:27 2009 **Subject**: Fw: Sacramento property

And now nbc sacramento is asking for a comment

Sent using BlackBerry

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Sent:

Wednesday, July 29, 2009 4:51 PM

To: Subject: RichardsonMC, Laura Re: Sacramento property

Not sending to la times

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael

Sent: Wed Jul 29 16:50:13 2009 **Subject**: Re: Sacramento property Confirm do not send to la times

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Sent: Wed Jul 29 16:49:39 2009 **Subject**: Re: Sacramento property

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From:

RichardsonMC, Laura

Sent:

Wednesday, July 29, 2009 4:51 PM

To:

Eagle, Michael

Subject:

Re: Sacramento property

Disregard no la times

From: Eagle, Michael To: RichardsonMC, Laura

Sent: Wed Jul 29 16:49:58 2009 **Subject**: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael

Sent: Wed Jul 29 16:49:39 2009 **Subject**: Re: Sacramento property

Disregard last email: do NOT send to la times

From: Eagle, Michael **To**: RichardsonMC, Laura

Sent: Wed Jul 29 16:48:03 2009 Subject: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura

To: Eagle, Michael

Sent: Wed Jul 29 16:46:07 2009 **Subject**: Re: Sacramento property

Add them to list

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley Sent: Wed Jul 29 16:42:27 2009 Subject: Fw: Sacramento property

And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K

To: Eagle, Michael

Sent: Wed Jul 29 16:41:24 2009 Subject: Sacramento property

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From:

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Sent:

Wednesday, July 29, 2009 4:50 PM

To:

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Subject:

Re: Sacramento property

Confirm do not send to la times

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To: Eagle, Michael

Sent: Wed Jul 29 16:49:39 2009 Subject: Re: Sacramento property

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From:

Eagle, Michael

Sent:

Friday, June 19, 2009 11:17 AM

To:

RichardsonMC, Laura

On my way back down. Shirley and I both like it. Here it is below. I'm bringing a hard copy and photos with me.

Congresswoman Laura Richardson statement on Her Property in Sacramento

Washington, DC—Today Congresswoman Laura Richardson made the following statements regarding her property in Sacramento:

"This week, on Monday, June 15, 2009, the attached photo was taken of my home which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false.

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

XXX

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Monday, June 15, 2009 12:16 PM

To:

RichardsonMC, Laura

Subject:

news clips

Congresswoman-

Here is our news clips from over the weekend (as well as Friday).

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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657

Press-Telegram Blog-The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009 By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story

United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat.
"What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant.
"She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

LA TIMES BLOG

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Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

CBS13 SACREMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html

Calif. Congresswoman's Home Is "A Mess" Reporting David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

LBReport.com

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June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

http://www.lbreport.com/news/jun09/c17rev.htm

(Note: the website does not allow people to cut and paste text)

Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States By Congresswoman Laura Richardson

37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax



[No Subject]

Wednesday, February 18, 2009 1:45 PM

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: laurarichardsor

Congresswoman Richardson.

I wanted to advise you that you can send in your Jan and Feb payment at your lower rate. Due to your tax line of the escrow, your payments have increased since the amount on the modification. However, we would like to advise that we modify your loan again to help with the increase in the payment. We can talk in further detail tomorrow at 5 EST as Dasha has just set up a call.

Thanks, Ann

Ann Thorn, FVP National Asset Recovery Manager WaMu, now part of JP Morgan Chase

office: 904-462-2150 cell: 414-418 For Internal Use Only



Re:	Information	needed	by	Monday,	Aug.	31

Friday, August 28, 2009 10:37 AM

From: "Malcolm N. Bennett, Broker/Realtor"

To: laurarichardson

This email serves as confirmation and I will do what I can, thanks.

Mb
Malcolm N. Bennett, Broker/Realtor
International Realty & Investments
11215 South Western Avenue
Los Angeles, CA 90047
323-754 Fax 323-7541
E-mail: mac1121
www.intlrealtyinvestment.com
DRE License No

1100 E. Wardlow Road Long Beach, CA 90807 562-427 Fax 562-427

PLEASE REPLY CONFIRMING YOUR RECEIPT OF THIS EMAIL. THANKS

- 1) History of any loans or lines of credit under my name: name, property address, amount, terms (years and rate), etc.
- -Laura Richardson
- -Laura Ann Richardson
- -Laura Richardson-Batts
- -Laura Ann Richardson-Batts
- -Laura Batts
- -Laura Ann Batts
- -Jointly: Laura Batts and Anthony William Batts
- 2)Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3)Properties I have been listed on:

3623 South Parker Street San Pedro, California 90731

717 East Vernon Street

Re: Information needed by Monday, Aug. 31 - Yahoo! Mail

Long Beach, California 90806

3622 West Curtis Park Drive Sacramento, California

- 4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California form January 1, 2006 Present
- -Prior owner
- -Laura Ann Richardson
- -Foreclosure auction
- -James York with Red Rock Mortgage
- -Washington Mutual
- -Laura Ann Richardson
- 5) Details available on Washington Mutual's recission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura



Quote from Carlos From: "daysha74" To: laurarichardson

Wednesday, June 17, 2009 9:10 PM

Carlos said it will cosr \$3500 for the labor sine you are purchasing all the materials. He is faxing the drawing and measurements to me. He will begin removing the cabinets tomorrow morning.

He said a permit will be needed to convert the upstairs bedroom into 2 rooms. I will call the city to find out if one is still on file from James York and if still in effect.

I'll let you know first AM.



Rep. Richardson's Sacramento home declared 'public nuisance' - LA Times for Friday, August 15.

Friday, August 15, 2008 7:51 AM

From:	"MJT	Televi	sion"	_	=	E	Ξ	Ξ	Ė	를	三	-	
To:	laurar	ichard	sol	-	=	-	-	-	=	-			

Richardson's house		

Randi Lynn Beach / For The Times

UMBRAGE: Neighbors complained about the condition of the Sacramento home of Rep. Laura Richardson (D-Long Beach).

The Sacramento home of the Democratic congresswoman from Long Beach is declared a 'public nuisance' by the city.

By Jeff Gottlieb, Los Angeles Times Staff Writer August 15, 2008

First Rep. Laura Richardson was having problems making house payments, defaulting six times over eight years.

Then after a bank foreclosed on her Sacramento house and sold it at auction in May, the Long Beach Democrat made such a stink that Washington Mutual, in an unusual move, grabbed it back and returned it to her.

"I would call it an eyesore," said Peter Thomsen, a retired bank executive who lives nearby.

The city action was prompted by police action.

Police were twice called to investigate reports of a suspicious person in or around the house, perhaps a homeless man squatting there. Officers called the Code Enforcement Department, which boarded up a broken door.

Code enforcement inspectors visited the house twice in July, finding "junk and debris" in the driveway and "rotting fruit on the ground in the rear yard which creates rodent harborage," according to department LR0391

documents.

Ron O'Connor, operations manager of the Code Enforcement Department, said homes in the Curtis Park area seldom were tagged as a public nuisance.

"It's a really nice neighborhood," he said.

Asked about the house, Richardson's office released a statement that said: "Neither Congresswoman Richardson nor her attorney have received any information referring to this matter. Any additional information will be provided at a later date."

Richardson has few worries in the November election. The 37th District is so solidly Democratic that no Republican is running against her. Democrat Peter Mathews, who has sought the seat several times before, is mounting a write-in campaign.

Richardson began defaulting on house payments long before she bought the three-bedroom, 1 1/2 -bath home after being elected to the Assembly in 2006. She has defaulted on a home in San Pedro, where her mother lives, and her residence in Long Beach for amounts ranging from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

Five of the defaults occurred during a 13-month period over 2007-08 when Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

In addition, she owed nearly \$9,000 in property taxes on the Sacramento house, and the city Utilities Department put a lien on the property for an unpaid utility bill of \$154.03.

In a letter to supporters after her money problems received widespread publicity in June, Richardson said she was current on her house payments.

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote.

"I do not fit any of these descriptions," she added. "I made the decision to borrow money against my home to help finance my campaign. The election was too important to me, to our community and to our country to roll over."

Although Richardson lost her Sacramento house, she got it back under unusual circumstances.

Real estate investor James York bought the two-story house May 7 for \$388,000. Richardson had paid \$535,000. York recorded the deed May 19 and sent a work crew to renovate the house.

York said Washington Mutual filed a letter of recision of the sale June 2 with Sacramento County. Experts said such a move after the deed was recorded was almost unheard of.

"It seems to me it has nothing to do with the law, but it has to do with [Washington Mutual] trying to be deferential to a congresswoman," said Grant Nelson, the William H. Rehnquist Professor of Law at Pepperdine University.

York sued. The case was settled in early July with each side agreeing not to talk about the terms.

In addition, Washington Mutual paid the tax lien on July 31, according to Sacramento County.

The public nuisance notice -- known as a vacant building ordinance violation -- was posted on Richardson's house Tuesday.

An inspection, it says, "revealed the structure on your property is vacant, is not in compliance with minimum maintenance standards and/or constitutes a public nuisance."

The owner of the house is listed on the notice as Red Rock Mortgage Inc., which is York's company.

O'Connor, the Sacramento code official, said the notices are taped onto the building and sent to the owner, return receipt requested.

During a phone interview, O'Connor checked county tax assessor records and said that Richardson is listed as the owner and that the notice would be sent to her.

The notice says that a \$1,000 penalty can be assessed against the property if progress is not made to bring it into compliance within 30 days. The penalty could grow to as much as \$5,000 per month unless progress is made to improve conditions.

Neighbors have complained about the state of the house for months.

They were optimistic when York sent his crew to begin renovations, but now say it is worse than ever.

"I can't make myself go by there. It hurts too much," said Sharon Helmar, who sold the house to Richardson after living there for 30 years. "We took good care of it, and it's a lovely house."

jeff.gottlieb@latimes.com



Lawsuit dropped over SoCal congresswoman's home.

Sunday, July 27, 2008 8:49 AM

From: "MJT Television"

To: laurarichardsor

Cc: "Marshall, Jr., William"

CLR --

Morning. I talked w/ the AP Managing Editor in LA, Tom Watkins, to correct the inaccuracies in this story below. He promises to makes changes within the next couple hrs.

William.

Lawsuit dropped over SoCal congresswoman's home

10 hours ago

TORRANCE, Calif. (AP) — A man who paid \$388,000 for a congresswoman's home dropped a lawsuit that claimed she got special treatment when a bank rescinded the foreclosure, it was reported Saturday. Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, the Torrance Daily Breeze reported.

The details were confidential, the bank said in its statement.

A message left for York at his Sacramento business by The Associated Press was not immediately returned Saturday.

Messages left with Washington Mutual and Richardson's office in Washington, D.C., also were not returned. York bought the Sacramento home of the Long Beach Democrat at auction in May after she failed to make mortgage payments.

Washington Mutual rescinded the home sale after news of it became public.

In his lawsuit, York sought to have the house returned to him, as well as punitive damages and costs. York accused Richardson of using her influence as a congresswoman to force Washington Mutual and a subsidiary to back out of the sale. He claimed the bank acted with malice after the sale. Richardson said the 1,600-square-foot home, which she bought for \$535,500 in January 2007, was sold without her knowledge and after the bank had agreed to hold off on any action until at least June. Richardson owned two other homes in her Southern California district that have fallen into default six times.

She has said her personal finances became a mess as she pursued three political campaigns in two years. She went from the Long Beach City Council to the state

Assembly in 2006 and a year later won the 37th Congressional District congressional seat. She currently is running for re-election.



Richardson can get her house back. Daily Breeze.

Saturday, July 26, 2008 8:26 AM

From:	"MJT Television"	_ = = :	=:=:								
To:	laurarichardso _ =	=:=:	-=	ohn Shallm	an" [= =	= =	\equiv	==	Ξ,	e.
	"Parker, Kimberly"										

Print Email

Richardson can get her house back

By Gene Maddaus, Staff Writer

Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

In a statement, Richardson's lender, Washington Mutual, said the litigation had been "resolved," but that the terms are confidential.

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording special treatment to a member of Congress.

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a loan modification and had begun making payments, and that the bank had agreed to postpone the sale until June.

Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15. At the time of the foreclosure sale, Richardson owed \$578,354.52 on the home, which she had purchased in January 2007 for \$535,000. York bought the house on the courthouse steps for \$388,000 - sticking Washington Mutual with a loss of \$190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.

On June 2, Washington Mutual rescinded the foreclosure sale, in a move that struck several real estate experts as extremely unusual. York argued that an ordinary customer would never receive such consideration. In his lawsuit, York sought restitution, punitive damages, and attorneys' fees. He argued that the improvements had increased the value of the house, and that Washington Mutual had deprived him of potential profits. York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.

By settling York's claim at undisclosed cost and reinstating Richardson's loan, Washington Mutual has wiped the foreclosure off her credit history and given her the opportunity to either short-sell the property or attempt to rent it out.

Asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Gaugl said, "We're committed to treating all of our customers with the same level of consideration and fairness."

Now that the house has been returned to Richardson, she owes \$9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.

Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent \$100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put \$77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

gene.maddaus@dailybreeze.com



Calif. congresswoman under scrutiny gets support -AP/.

Tuesday, June 24, 2008 3:51 PM

'); //-->

E-Mail | E-Mail Newsletters | RSS

Associated Process

Associated Press

Calif. congresswoman under scrutiny gets support

By ERICA WERNER 06.24.08, 5:48 PM ET

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WASHINGTON - The majority leader of the House of Representatives is cohosting a fundraiser for California Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event Wednesday evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md. In an interview, Hover expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she

loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure. Since then Richardson has paid herself back about \$18,000.

Richardson's lender, Washington Mutual Inc. (nyse: WM - news - people), rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms .

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment. The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-squarefoot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times. The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in November. LR0398

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=33&fid=%2... 11/18/2009

The Hoyer fundraiser was first reported Tuesday by The **Washington Post** (nyse: <u>WPO - news - people</u>). Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment. Copyright 2008 Associated Press. All rights reserved. This material may not be published broadcast, rewritten, or redistributed



Draft Media Strategy for the Week of Monday, June 23.

Monday, June 23, 2008 6:31 AM

From: "MJT Television" To: "Parker, Kimberly" To: laurarichardson rosa_e_hernander

Kimberly,

Good morning.

The Congresswoman informed me by text Friday night that CNN did in fact air their peice on Campbell Brown's Show which airs 800p to 9:00p. Also, the LA Times (Jeff Gotlieb) published a piece Friday evening talking about the Congresswoman's trip to Las Vegas as a guest of The Association of Realtor's. In light of this media, and an announcement shortly saying that the lawsuit between Washington Mutual and Red Rock Mortgage, James York et., al) has been settled out of court, I wanted to propose some ideas of possible PUSH BACK this week:

Broadcast Television: I hesitate to go on ANY other network other than CNN to push back on the Campbell Brown story. I have asked Alex the Producer, to inform me SEVERAL TMES when she was going to air the piece -- she did call this time or send an e-mail. This started with me securing a story w/ Capitol Hill Correspondent Joe Johns and got pushed to the LA Bureau. If we do anything on television at this point -- we need to wait so that the Congresswoman can get her entire story out and we need to interview w/ reporters more sympathtic to our plight. Please Note: CLR will need media training before the next television interview.

ACTION: No network television at this time.

Broadcast Radio: This is possible. We could do the Tom Joyner Morning Show, maybe Russ Parr, maybe Doug Banks, or even Michael Basiden's Show. But again, exposing this audience to this issue --- not too sure about that at this time.

ACTION: We should consider some radio this week ---even if it local in the district.

Print: We could talk w/a national publication like USA Today. I would be interested in what the Communications Braintrust has to say about this as well.

ACTION: We should keep this option on the table.

Internet: The "revised" Richardson Website will be up by Friday, possibly by Thursday of this week.

ACTION: We have already begun to send the webmaster content --including all Committee press releases and news items.

I am patiently awaiting the footage from Rutherford Entertainment to begin production of CLR's C-SPAN like program to broadcast on Cable access stations in Carson, Compton, Long Beach, and Signal HIII. No public access station in Willowbrook from what I am told -- I am still researching. Iam not sure what is taking Reggie so long to send. Iasked him for the footage on Wednesday.

Finally, <u>WE NEED A DAILY CLIPPING SERVICE AS SOON AS POSSIBLE</u>. These articles are appearing -- at times -- all day long. They appear in print, they are many times updated online.

We can take this issue back --- FORECLOSURE --- and we can go anywhere we like to go with it. Ideally -- we need a clinic, workshop, and/or seminar for people in the District facing the same problems as soon as possible.

On Sunday, the Press Telegram published a story about the foreclosures in the Long Beach area. No mention of CLR in the article.

Finally, I have been out of pocket because a have an abyss(?) on my wisdom(loose) tooth and have been under medication (anitbotics and 600 mg of IBProfen) the entire weekend. I am checking in with my dentist today to see where I go from here.

I am teaching my class today and I will call the office late morning or very early this afternoon -- barring no emergencies.

William		_	
202/641	-	(10	Cell



Re: Washington Mutual Application

From: "Laura Richardson"

To: allywool

Wednesday, June 18, 2008 5:27 PM

Charles,

I just faxed the two forms and received a confirmation sheet. I forgot one line the "loans and rent" section. Together prior to short term loan modifications, it is about \$6,000.00 per month.

Please call me at 562-706- when you send the email.

Thanks, Laura Richardson

From: Charles Thomas
To: laurarichardsor
Sent: Tuesday, June 17, 2008 1:13:14 PM
Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

Has Your Monthly Income Changed from the \$9428.83 + \$3037.80
Shall we use any additional secondary addresses for correspondence?
Am I using your Farmers and Merchants Account as your primary account?
I may need to review your credit report to plug in your current debts.... We'll need to provide some "specifics" such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday. We can also complete this via-email if that fits your schedule better... Please advise.

Charles E. Thomas, Mortgage Planner

Avenue Mortgage Office: 562) 229

Direct Fax: 562) 802

Re: Washington Mutual Application - Yahoo! Mail



Po.	Washington	Mutual	Application

Wednesday, June 18, 2008 7:49 AM

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	_	_	-	_	-	_				
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Let's review this information at your most earliest convenience. I can be reached at 562-706 or through Daysha at 562-787. I must get the application to WAMU today. Here are my preliminary answers:

- 1) Monthly gross salary: \$14,083.00 per month \$169,000.00 per year
- 2)Property address:

Sacramento: 3622 W. Curtis Drive

Sacramento, California

Secondary Address

Long Beach: 717 E. Vernon Street Long Beach, California 90806

3) My primary account is: Xerox Federal Credit Union 2200 E. Grand Ave El Segundo, Ca 90245

4) Feel free to pull my credit report.

---- Original Message ----

From: Charles Thomas \(\)
To: laurarichardson

Sent: Tuesday, June 17, 2008 1:13:14 PM Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

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Charles E. Thomas, Mortgage Planner

Avenue Mortgage
Office: 562) 229
Direct Fax: 562) 802
Cell: 562) 209



Washington Mutual Application

Tuesday, June 17, 2008 10:13 AM

From: "Charles Thomas"]

To: laurarichardsor

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

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Charles E. Thomas, Mortgage Planner

Avenue Mortgage
Office: 562) 229

Direct Fax: 562) 802 Cell: 562) 209



From: "Laura Richardson" < laurarichardsor To: alsion.linares Tile (304KB)

Friday, November 13, 2009 3:32 PM

Friday, November 13, 2009 3:32 PM

To: alsion.linares Tile (304KB)

Hello Alsion,

DOC.PDF

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstate my good faith.

Please advise at your earliest convenience @ laurarichardso or 562-706 or 562-706 Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur

From: Daysha McArthur Subject: Invoices
To: laurarichardsor Subject: Friday, November 13, 2009, 2:53 PM



Fw: Invoices From: "Laura Richardson" To: alison.linare Cc: laurarichardson 1 File (304KB)	Friday, November 13, 2009 3:35 PM
PDF	
DOC.PDF	
Trying again	
On Fri, 11/13/09, Laura Richardson	wrote:
From: Laura Richardson < laurarichardson Subject: Fw: Invoices To: alsion.linareq Cc: laurarichardsor Date: Friday, November 13, 2009, 3:32 PM	
Hello Alsion, Over the last few weeks one of the properties I am responsible for had to c furnace and re-align the water heater. The water heater could not wait and furnace could not either.	
As you are aware, I am scheduled to make my first payment by Monday (N major problem if I started two weeks from now on December 1st instead? problem or jeopardize my participation in the program and if this request is hesitate to advise.	I do not want to have a
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Finally, if it would help, I am happy to send the December 1st check today on the first and to demonstate my good faith.	in advance since I get paid
Please advise at your earliest convenience @ laurarichardson Thank you very much.	or 562-706-
Laura Richardson	
On Fri, 11/13/09, Daysha McArthur	
From: Daysha McArthur	LR0408



Fw: Invoices Friday, November 13, 2009 3:35 PM From: "Laura Richardson" < laurarichardson To: alison.linares "Daysha Austin" Cc: laurarichardson 1 File (304KB) DOC.PDF Trying again --- On Fri, 11/13/09, Laura Richardson From: Laura Richardson < laurarichardson Subject: Fw: Invoices To: alsion.linares Daysha Austin" Cc: laurarichardson = = = Date: Friday, November 13, 2009, 3:32 PM Hello Alsion. Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either. As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise. As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento. Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstate my good faith. Please advise at your earliest convenience @ laurarichardson or 562-706-Thank you very much. Laura Richardson --- On Fri, 11/13/09, Daysha McArthur From: Daysha McArthur

Subject: Invoices
To: laurarichardsor

Monday, November 16, 2009 10:12 AM



RE: Invoices From: "Alison Linares" To: "Laura Richardson"

Cc: "Daysha Austin"

We would have to do a new modification agreement to start 12/1 instead of 11/1. I am checking with underwriting to see if that would be a big problem. I'll get back to you shortly.

Regards Alison Linares Consumer Ombudsman Analyst Select Portfolio Servicing (801) 594 Fax (801) 270

Notice of Confidentiality

This electronic message and its attachments (if any) are intended solely for the use of the addressee hereof. In addition, this message and the attachment (if any) may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply electronic message and immediately delete this message from your system.

From: Laura Richardson
Sent: Friday, November 13, 2009 4:35 PM

To: Alison Linares _____ Daysha Austin

Subject: Fw: Invoices

Trying again

Subject: Fw: Invoices

To: alsion.linares

Date: Friday, November 13, 2009, 3:32 PM

Hello Alsion.

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a

major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstate my good faith.

Please advise at your earliest convenience @ laurarichardson Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur

From: Daysha McArthur

Subject: Invoices



Classic

Monday, November 16, 2009 10:32 AM

RE: Invoices

From: "Alison Linares"

To: "Laura Richardson"

Cc: "Daysha Austin"

OK, my underwriter says it shouldn't be a problem, but it will of course change the new principal balance and monthly payment a little. She will keep it as close to the current modified payment as possible. We will send another agreement out shortly.

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 594
Fax (801) 270

Notice of Confidentiality

This electronic message and its attachments (if any) are intended solely for the use of the addressee hereof. In addition, this message and the attachment (if any) may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply electronic message and immediately delete this message from your system.

From: Laura Richardson
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares
Cc: laurarichardsor
Subject: Fw: Invoices

Trying again

--- On Fri, 11/13/09, Laura Richardson

Hello Alsion,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a LR0414

major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

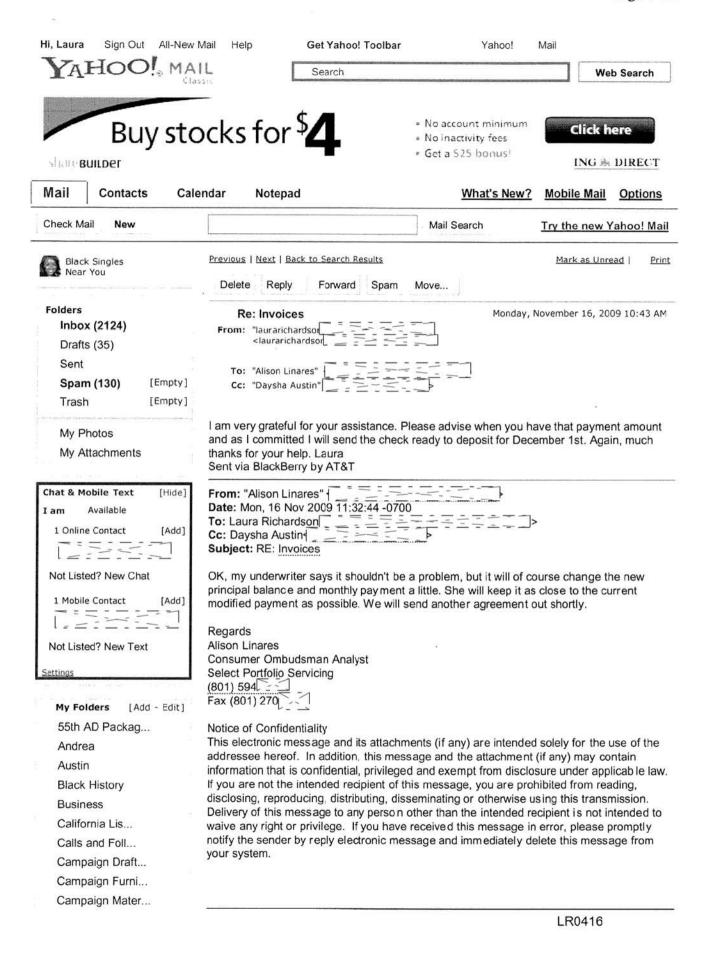
Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstate my good faith.

Please advise at your earliest convenience @ laurarichardson ______or 562-706-

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

From: Daysha McArthurl Subject: Invoices To: laurarichardsol Date: Friday, November 13, 2009, 2:53 PM



Speaker Nunez

Campaign Produ (1)	From: Laura Richardson
Campaign Sampl	Sent: Friday, November 13, 2009 4:35 PM To: Alison Linares
Campaign Signs	Cc: laurarichardson Daysha Austin
CDP	Subject: Fw: Invoices
Chamber	Trying again
Charley Dobbs	
City Stuff	On Fri, 11/13/09, Laura Richardson
CLR	wrote:
Cong Fund Cont	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Congrats	From: Laura Richardson < laurarichardson Subject: Fw: Invoices
Connie Emerson	To: alsion.linared
Contacts	Cc: laurarichardsor
Daysha FU	Date: Friday, November 13, 2009, 3:32 PM
Daysha	
Durkee.and Ass	Hello Alsion, Over the last few weeks one of the properties I am responsible for had to
Dymally	completely replace the furnace and re-align the water heater. The water heater
Elections Info	could not wait and with it now winter, the furnace could not either.
Endorsements	As you are aware, I am scheduled to make my first payment by Monday (Nov.
Events (1)	15th). Would it be a major problem if I started two weeks from now on December
Fairbanks - Po	1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.
Finance Commit	program and it this request is a problem please do not hesitate to advise.
Fraoli	As you will note for the attached invoices the balance owed is \$1,350 on the furnace
Furutani	and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy
Genelle	Smith on the invoice is the property manager and I can forward her contract with me
Jobs PAC	if needed. The address of 3622 should be consistent with your records in Sacramento.
John Shallman	Sacramento.
Josie	Finally, if it would help, I am happy to send the December 1st check today in
Kara (with CK	advance since I get paid on the first and to demonstate my good faith.
Kim FU	Please advise at your earliest convenience @
Kinda	laurarichardson for 562-706. Thank you very much.
Kleeman	Laura Richardson
LTG	
Mail Drafts	On Fri, 11/13/09, Daysha McArthur
Nationwide Pri	
OPEN - URGENT	From: Daysha McArthur Subject: Invoices
Opponent	To: laurarichardsor
Photos	Date: Friday, November 13, 2009, 2:53 PM
Political Data	
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Fw: Information needed by Monday, Aug. 31 From: "Laura Richardson" To: "Daysha Austin"	Friday, August 28, 2009 2:09 PM
fyi: conversation with Malcolm Bennett	
On Fri, 8/28/09, Laura Richardson	wrote:
From: Laura Richardson	S
1) History of any loans or lines of credit under my name: name, property terms (years and rate), etc.	address, amount,
-Laura Richardson -Laura Ann Richardson -Laura Richardson-Batts -Laura Ann Richardson-Batts -Laura Batts -Laura Ann Batts -Jointly: Laura Batts and Anthony William Batts	
2)Record of any and all defaults, notice of foreclosure, foreclosure, etc.	for each property.
3)Properties I have been listed on:	
3623 South Parker Street San Pedro, California 90731	
717 East Vernon Street Long Beach, California 90806	
3622 West Curtis Park Drive Sacramento, California	
4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento January 1, 2006 - Present	, California form
-Prior owner -Laura Ann Richardson -Foreclosure - auction -James York with Red Rock Mortgage	
-Washington Mutual	LR0419

-Laura Ann Richardson

5) Details available on Washington Mutual's recission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

Do You Yahoo!? Tired of spam? Yahoo! Mail has the best spam protection around http://mail.yahoo.com



Urgent Items

Monday, September 28, 2009 11:18 AM

From: "Daysha McArthur" |
To: laurarichardso

The decision for your SMUD application can be appealed. Send a written explanation to Darrly Beaty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent asJan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the itmes listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darrly Beatty or Ed Hamzawi at 916-732-

The other items I am working on getting update on are:

- 1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
- Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-inlaw quaters.
- Update from Kinde on balance owed with 7.75% compounded interest.
- Cost for flights to Sacramento for this weekend.
- 5. SMUD: can you appeal the decision on the loan application?
- 6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
- 7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
- 8. Split meters at property.
- 9. Paint garage interior gray or white
- 10. Locate key to garage and alarm remote
- 11. Ask Eder to organize the garage and throw away all trash items.
- 12. Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.



Fw: Urgent Items

Monday, September 28, 2009 12:45 PM

From: "Daysha McArthur"

To: laurarichardso

--- On Mon, 9/28/09, Daysha McArthur

From: Daysha McArthur Subject: Urgent Items
To: laurarichardsot Date: Monday, September 28, 2009, 11:18 AM

The decision for your SMUD application can be appealed. Send a written explanation to Darrly Beaty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent asJan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the itmes listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darrly Beatty or Ed Hamzawi at 916-732

The other items I am working on getting update on are:

- Dorothy Smith: Call and let her know we were working all week and schedule call for today.
 Update: Call scheduled for 4:30pm EST
- Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quaters.

Update: Electrical wiring - completed, window - complete, sheet rock hung -complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.

- 3. Update from Kinde on balance owed with 7.75% compounded interest. **Update:** Sent another email and left a message on cell phone & office.
- Cost for flights to Sacramento for this weekend.

Update: JetBlue - \$269 departing Fri or Sat; Southwest - \$307.20 departing Fri or Sat.

5. SMUD: can you appeal the decision on the loan application?

Update: Spoke with the under-writer for your allpication and was informed that yo can appeal and ask for a second review explaining why mortgages with SPS and WaMU were past due.

6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.

Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.

7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

Update: Erin is working today until 9pm PST; she will taker her lunch at 4:30pm PST

Split meters at property.

Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter can be added to the original permit so you do not have to pull another seperate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between \$500 - \$600. Ron will call back today with a response.

9. Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out; will organize it

12. Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.

Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meetsevery 4th Wed of the month at 7pml; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.



Fw: Urgent Items Update

Monday, September 28, 2009 1:13 PM

From: "Daysha McArthur"

To: laurarichardson

--- On Mon, 9/28/09, Daysha McArthur

From: Daysha McArthur Subject: Fw: Urgent Items
To: laurarichardson
Date: Monday, September 28, 2009, 12:45 PM

--- On Mon, 9/28/09, Daysha McArthur

The decision for your SMUD application can be appealed. Send a written explanation to Darrly Beaty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent asJan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the itmes listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darrly Beatty or Ed Hamzawi at 916-732

The other items I am working on getting update on are:

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.

Update: Call scheduled for 4:30pm EST

2. Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quaters.

Update: Electrical wiring - completed, window - complete, sheet rock hung -complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.

- Update from Kinde on balance owed with 7.75% compounded interest.
 Update: Sent another email and left a message on cell phone & office.
- Cost for flights to Sacramento for this weekend.

Update: JetBlue - \$269 departing Fri or Sat; Southwest - \$307.20 departing Fri or Sat.

5. SMUD: can you appeal the decision on the loan application?
Update: Spoke with the under-writer for your allpication and was informed that yo can appeal and ask for a second review explaining why mortgages with SPS and WaMU were past due.

Status of call with Chris Nye or Brandon Fell at Select Portfolio.
 Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.

7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
Update: Erin is working today until 9pm PST; she will taker her lunch at 4:30pm PST

8. Split meters at property.

Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter can be added to the original permit so you do not have to pull another seperate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between \$500 - \$600. Ron will call back today with a response.

Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out; will organize it

12. Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc. **Update**: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meetsevery 4th Wed of the month at 7pml; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452 or terril Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.



Outstanding Items Update

Wednesday, September 30, 2009 11:38 AM

From: "Daysha McArthur" To: laurarichardson

Outstanding Items

- -SMUD loan appeal; need to fax explanation to Darryl or Ed for second review; Ron does not know either one of the people we are dealing with at SMUD.
- -Terry Martin made some calls to their Sac office and said they have someone from UA 250 in Sacramento that can handle furnace in the basement, air and heat. Terry will call me today with the name and number for the member so we can arrange for him to come by and see what needs to be done.
- -Homeowners Insurance changed from homeowner to landlord tenant; annual premium is \$1,289.00/ \$107.42 monthly premium
- -Conf call with Jan (receptionist) at Select Portfolio regarding multiple attempts to reach Chris Nye or Brandon Fell at Select Portfolio; called again this morning and was told by Jan that Chris's line is ringing busy and received Brandon's voice mail and left another message. Correspondence timeline emailed to you Tuesday.
- -Split meters at property City will allow you to split meters but they wanted to let you know this may raise "red flags" when final inspection takes place. To add a second meter you will be required to add this meter to your original permit which will cost \$300 plus per George aprroximately \$200 \$300 in materials (get heavie electrical gages, electrical wiring). George will have his electrician come by (at no charge) the house this afternoon to make sure the drop line and electrical wiring to the granny's quarters meets SMUD approval in order to avoid complications when SMUD comes out to install new meter. George will call me this afternoon with a report/update from his electrician.
- -Conference call with Dorothy Smith need to have you call her this afternoon
- -Eder confirmed that the smoke alarms are in the house near the fireplace.
- -Gardner will come on Tuesday every two weeks; his cost is \$50 per month; contact information received and money is due monthly (do you want Dorothy to pay him monthly from your escrow account?)
- -Home Depot purchase from Jan 2007 was found in your bank statement and received a copy of the customer agreement which reflects payment for these items however, home depot's records show the items were delivered on Feb 7, 2007. I asked them to give me the name of the delivery company because I want to request a copy of the delivery receipt to see who they said signed for and received the applicances. I will have a better update on your refund and resolution by this afternoon
- -Status from Eder: exterior siding complete, electrical wiring completed, window complete, sheet rock hung -complete, plumbing complete, tub complete. Did not find kitchen cabinets but has the counter top. Received measurements (closet right of bathroom is 10 1/2 inches, kitchen left of bathroom is 20 inches, the existing cabinet/storage has 2 shelves and the cabinet stands 36 1/2 inches tall, the kitchen in 86 1/2 inches.

Work Schedule: taping of walls and texture - 2 day, paint - 1 day, tile - 2 days, install cabinets, counter tops, faucets, sinks, shower head, toilet, electrical covers, outlet covers, light fixtures and smoke alarms - 1 day

Eder working alone will take 10 days; 10 hours a day; cost \$1,300 2 people working it will take 6 days; 10 hours a day; Eder \$ 780; Ignacio \$600 = \$1,380

<u>Oustanding work:</u> Taping of walls and texture; install faucets and sinks (kitchen & bathroom), install shower head, install toilet, install hardy board & tile, install light fixtures, place electrical covers, install bathroom & kitchen cabinets, paint granny's quarters and interior of garage door

Completed Items

- -Conference call with Devren at Chase; CLR spoke with Devren on Tuesday
- Update from Kinde on balance owed with 7.75% compounded interest.
 Update: Report received and reviewed by CLR; received another check for \$2,500
- Cost for flights to Sacramento for this weekend.

Update: JetBlue - \$269 departing Fri, Sat or Mon; Southwest - \$307.20 departing Fri, Sat or Mon

- -Home Depot: exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
- Locate key to garage and alarm remote

Update: Confirmed that Eder has key to the garage and Carlos has the alarm remote; asked Carlos to leave keys in the cabinet next to where the stove will go

-Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out and item for granny quarters have been organized.

-Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.

Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meets every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

-Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452 or terri Anyone wishing to be placed on the agenda should contact Terri via email and make a request.



Sacramento Update

Thursday, October 8, 2009 4:06 PM

From: "Daysha McArthur"

To: laurarichardsor

- 1. SMUD confirmed installation of a second panel/meter at the property. George has been briefed on where to install the meter. George will come by the house tomorrow to get a \$300 to pay the City of Sacramento permit fee to add the second meter to your building permit. George can purchase all the materials needed (add stand pipe w/ weather head and meter cover, install meter base, grounding rod, meter mass, etc) and install items for \$630.00. So the question is: do you want George to install since Eder still has a lot of work to complete or do you want to purchase the materials and have Eder to install after he completes the granny quarters?
- 2. Michael (SMUD contact ref by Nolice) has been replaced by Brenda Satos; she is available to speak with you tomorrow at 1pm. Her number is 916-732
- You do not need to split the gas lines becasue there is no gas running to the back; stove and water heater are electric. No need to move forward with PG&E.
- 4. I spoke with the supervisor, Sheila at Home Depot to reschedule delivery of appliances for tomorrow and she tried to arrange for Home Depot to pick them up at the warehouse and deliver them to you; but were told by the delivery company they can not pick the items up do to insurance reasons and the customer can not pick them up for the same reasons.

I was told that we may be able to get it delivered on Saturday. Sorry but I tried every possible source and option available. I also asked them to call me if they have a cancellation.

- 5. Missing cabinets can be piked up tomorrow; 2 30in base cabinets are being held in the kitchen and bath area with your name on it. Eric should be in at 8am tomorrow and can help you when you arrive. Per Joan yor sink in 25inches and sits inside the counter top so the rest is counter top.
- . Isaac was referred by Vince Burr and Terry Martin to look at your air & heating system; he will meet you tomorrow morning at 11:00am.
- 7. Carpet will be installed tomorrow between 12pm 2:00pm; you must be present to sign acknowledging the carpet being installed is the carpet you ordered.
- 8. Eder's hours to date are as follows: Mon, Oct 5 from 8am 5pm= 9 hours; Tues, Oct 7 from 9am 12:30pm=3.5 hours, Wed, Oct 8 he did not work, Thurs, Oct 9 he did not work. For 12.5 hours he is owed \$162.50. I told him he will not be paid tomorrow because he hasn't done much work and he will receive a check upon completion of the work and he said that was fair.



Re: LB House

Tuesday, October 6, 2009 6:24 PM

I called PG&E today to inquire about splitting the gas lines; I submitted a request to install a second meter in which there is no charge to add a meter to the property. Someone from PG&E will call me within 5 business days, go out to the house to check the gas lines. Once checked, they will install a second meter. Should be installed within a week of inspection.

SMUD inspector will come to the house Monday (trying to get sooner appointment) to make sure electrical drop lines are correct and tell Eder and George where to place the secone meter for the back unit. Per George, the cost to add stand pipe with weather head, meter cover, meter base, grounding rod and meter mass is \$626.64, but he said if you or Eder get the materials and Eder does the job it would cost no more than 400.00. In addition, you will have to pay \$300 permit fees to the City of Sacramento to add the second meter to the original construction/building permit.

I did not call the SMUD rep, will leave him a message tonight and follow up with him in the morning.

I spoke with Vince this afternoon and he is still making calls to find someone close to your area in Sacramento that can come by Friday to meet you and look at the air/heat. He will have a name and number to give me tomorrow.

Carpet install was confirmed for Friday, between 9am - 11:00am; \$298.23 was charged to your visa and the rest was paid for with Home Depot gift card.

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I'll pay him when he's done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had. I will arrange for you to meet with him when you return this week/weekend.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to dry, and he will paint tomorrow then start tile. I have all of his correct hours for Monday and Tuesday and will continue to monitor his work schedule.

Sent from my Verizon Wireless BlackBerry

--- On Tue, 10/6/09, laurarichardsor

From: laurarichardson

Subject: Re: LB House __ To: daysha7{

Date: Tuesday, October 6, 2009, 3:19 PM

1) Please tell carlos I am not mad and appreciate his response. Please do each window alittle more

Sent: Oct 6, 2009 5:29 PM

still very tight and as said some we can't close. Apologize tell him his check ws in my mailbox I thought he was picking it up and after a couple days my mom took it out. The door you can shut it but it does lock and stay. 2) doug I will talk to in person whenever I return 3) make sure you adjust eders hours. 4) any word on meters gas and electric 5) any word on smud rep. 6) when you do recap list each item even if you don't have an update so we don't forget about it

----Original Message----From: daysha74 To: laurarichardsorl ReplyTo: daysha Subject: Fw: LB House

Sent from my Verizon Wireless BlackBerry

----Original Message-----From: daysha Date: Tue, 6 Oct 2009 21:19:51 To: < laura.richardson Subject: LB House

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I'll pay him when he's done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to dry, and he will paint tomorrow then start tile.

Sent from my Verizon Wireless BlackBerry

Sent via BlackBerry by AT&T



Re: 3622 Curtis Drive Payment Schedule	Thursday, November 12, 2009 2:24 PM
From: "laurarichardsol	로르크
To: "Daysha McArthur"	
I couldn't open tried twice	
Sent via BlackBerry by AT&T	
From: Daysha McArthur	

Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)
To: To: Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.



Re: 3622 Curtis Drive Payment Schedule	Thursday, November 12, 2009 9:40 AM
From: "laurarichardso□ \$\frac{1}{2} \frac{1}{2} \frac	>
To: "Daysha McArthur"	

When will you return I thought you were going to call me when you got to the office Sent via BlackBerry by AT&T

From: Daysha McArthur <daysha Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)
To: <laurarichardsol Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.



RE: 3622 W. Curtis Drive, Sacramento From: "Covill, Doug" To: "Laura Richardson" <laurarichardson Thursday, August 27, 2009 6:27 PM

Sorry, Laura. I wanted to try and talk with Dee and also go by the house. Thankfully your construction crew was working there. Dee, knowing about the unit over the garage was thinking the value was between \$450,000 and \$500,000. I would but it on the market around \$499,000 and see what happens, but it most likely will be around \$475,000.

Doug Covill, CRS

2008 SAR REALTOR OF THE YEAR

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341

(916) 248 × fax

(916) 764 cell

dcovill www.dougcovill.com

----Original Message----

To: Covill, Doug

Cc: Daysha Austin; laurarichardsol

Subject: Re: 3622 W. Curtis Drive, Sacramento

Based on the added information I provided in response to your question in the email below, what additional value do you estimate? Much thanks for your assistance. Laura

--- On Wed, 8/26/09, laurarichardson

From: laurarichardson €.2:2:2:2:2:2:2.

Subject: Re: 3622 W. Curtis Drive, Sacramento

Date: Wednesday, August 26, 2009, 10:15 AM

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a sepate entrance off the driveway in the rear behind the gateand house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as

well in the back off the deck Sent via BlackBerry by AT&T

From: "Covill, Doug"

Date: Wed, 26 Aug 2009 10:08:44 -0700

To: |_____

Subject: RE: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night, Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd.. Suite 150 Sacramento, CA 95816 916) 341 New Fax Number dcovill

From: laurarichardsort

Sent: Wednesday, August 26, 2009 8:15 AM

To: daysha74; Covill, Doug

Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx

Sent via BlackBerry by AT&T

From: daysha74

Date: Tue, 25 Aug 2009 20:40:16 -0700

To: Subject: FW: 3622 W. Curtis Drive, Sacramento

House information from Doug Covil.

To: daysha74@yahoo.com

Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we

discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around \$1,500 to \$1,800 a month. I don't have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around \$450,000. I don't know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, than we will need have more discussions to see if she would even qualifies for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

DOUG COVILL, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341

[The entire original message is not included]



Re: 3622 W. Curtis Drive, Sacramento From: "Laura Richardson" To: "DougCovill" Co: "Daysha Austin" Laura Richardson, laurarichardson, laurari
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DOUG COVILL, CRS SAR 2008 Realtor of the Year COLDWELL BANKER REAL ESTATE 730 Alhambra Blvd., Suite 150 Sacramento, CA 95816 (916) 347 (916) 248 New Fax Number dcovill
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Sent via BlackBerry by AT&T

From: daysha74

Date: Tue, 25 Aug 2009 20:40:16 -0700

House information from Doug Covil.

From: Covill, Doug Sent:Tuesday, August 25, 2009 7:45 PM

To: daysha7

Subject:3622 W. Curtis Drive, Sacramento

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SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150 Sacramento, CA 95816 (916) 341

[The entire original message is not included]



Wednesday, August 26, 2009 10:15 AM Re: 3622 W. Curtis Drive, Sacramento

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SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150 Sacramento, CA 95816 (916) 341 New Fax Number dcovill

To: daysha74; Covill, Doug

Subject: Re: 3622 W. Curtis Drive, Sacramento

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DOUG COVILL, CRS
SAR 2008 Realtor of the Year
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341

[The entire original message is not included]

Re: 3622 W. Curtis Drive, Sacramento - Yahoo! Mail



Re: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 8:15 AM

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From: daysha74

Date: Tue, 25 Aug 2009 20:40:16 -0700

To: subject: FW: 3622 W. Curtis Drive, Sacramento

House information from Doug Covil.

From: Covill, Doug **Sent:** Tuesday, August 25, 2009 7:45 PM

To: daysha74

Subject: 3622 W. Curtis Drive, Sacramento

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SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150 Sacramento, CA 95816 (916) 341 2 2

[The entire original message is not included]



FW: 3622 W. Curtis Drive, Sacramento

From: "daysha74" <daysh

Tuesday, August 25, 2009 8:40 PM

House information from Doug Covil.

From: Covill, Doug <dcovilly 5 5 7:45 PM

To: daysha74

Subject: 3622 W. Curtis Drive, Sacramento

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SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341√2 ≦

[The entire original message is not included]



RE: Laura Richardson Authorization

Monday, July 27, 2009 8:54 AM

From: "Bracco, Chase L" To: "Laura Richardson"

Thank you very much

Chase L. Bracco Residential Manager 4128 N Freeway Blvd. Sacramento Ca 95834

Office (916) 565 Cell (916) 275-1/2 email cbracco

----Original Message---From: Laura Richardson

Sent: Saturday, July 25, 2009 3:01 PM

To: Bracco, Chase L

Subject: Laura Richardson Authorization

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my resident located at 3622 W. Curtis Drive, Sacramento, CA 95818.

This email (including any attachments) may contain information that is private or business confidential. If you received this email in error, please delete it from your system without copying it and notify sender by reply email so that our records can be corrected.

Y_A HOO!	MAIL
------------	------

Laura Richardson Authorization	Saturday, July 25, 2009 3:00 PM
From: "Laura Richardson" To: cbraccd	

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my resident located at 3622 W. Curtis Drive, Sacramento, CA 95818.



Schedule

Thursday, May 14, 2009 6:03 PM

From: "Laura Richardson" |
To: "Daysha Austin" |

**Please forward to Ron in Sacramento Code Enforcement

The following information below is a repair schedule for the property at 3622 West Curtis Drive:

May 1st - 15th Review work to be performed

May 18th ORDER Kitchen Cabinents (4-6 week delivery)

June 15th ORDER Bathroom Cabinents (4-6 week delivery)

June 22nd INSTALL Kitchen Cabinents

July 15th ORDER Kitchen & Bathroom Flooring (4-6 week delivery)

July 20th INSTALL Bathroom Cabinents

Aug 17th ORDER Room Supplies

Aug 19th INSTALL Kitchen & Bathroom Flooring

Aug 30th COMPLETE Room Repairs

Sept 15th COMPLETE Hardwood stairs & hallway

Sept 30th COMPLETE Paint Touch Up

For further questions, please contact Laura Richardson on my cell 562-706 or work (562) 436-



WaMu Statement

Wednesday, June 18, 2008 4:27 PM

From: "Laura Richardson" []

To: sara.gaugl@wamu.net Cc: ann.thorn@wamu.net

Ann,

Could you forward this letter to Sara? I am not sure I have the correct spelling of her name or her email address.

Washington Mutual 1301 2nd Ave. Seattle, Washington 98101

Dear Sara Gaugl:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive , Sacramento , CA., to my e-mail address: |aurarichardso| | aurarichardso| | aurarichar

Sincerely,

Laura Richardson

Cc: Ann Thorn



WaMII	1 -44

Wednesday, June 18, 2008 4:20 PM

From: "mjttelevision To: laurarichardson

Washington Mutual 1301 2nd Ave. Seattle, Washington 98101

Dear Sara Gaugl:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

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It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive , Sacramento , CA., to my e-mail address: <u>aurarichardson</u> at your earliest convenience.

Further, I did sign a consent form to release the document from WaMU that acknowledged terms and that no further action would occur prior to June. I hereby consent again the release of that document and WaMu explanations as to why a rescission is being sought and allowable in this case.

Sincerely,

Laura Richardson

Cc: Ann Thorn



	Re: Re-Inspection Report 3622 W. Curtis. From: "Laura Richardson" + To: "Stewart Richardson"	Tuesday, January 23, 2007 6:30 PM
	Do you know any good painters, tile and vinyl floor guys?	
1	Thanks	
5	Stewart Richardsonwrote:	
	Hi Laura,	
	It was nice seeing you again today. I hope your trip back south was uneve Attached is the re-inspection report for W. Curtis Dr. Please don't hesitate questions.	
	Thanks again!	
	Stewart Richardson	
	Advance Look Building Inspections & Environmental Testing	
	Office 916-479 Fax 916-479	



flooring	@	3622	W.	Curtis	Drive
----------	---	------	----	--------	-------

From: "Laura Richardson"

To: customer

Cc: brianbeaver

Monday, January 15, 2007 12:27 PM

Here are the room dimensions for 3622 W. Curtis Drive

Hardwood: Definite for Tuesday (2coats for \$1.25 per foot) Entry - 7x5.5 Living rm - 12 1/4 x 19 3/4 Dining rm - 10 1/3 x 14 1/2 1st bdrm - 9 1/3 x 14 3/4 2nd bdrm - 10 2/3 x 21 1/2 Garden rm - 9 1/3 x 16 1/4

Tile TBD: Call me 562-706 Sitchen - 10 1/2 x 9
Nook - 8 1/4 x 6 2/3
Washroom - 7 1/2 x 9 2/3
Study - 8 x 7 1/3



A report from Washington

To: undisclosed-recipients

Tuesday, September 8, 2009 2:16 PM

Democrats,

Here is an editorial about Congresswoman Laura Richardson which appeared in last Thursday's Press-Telegram. I think it speaks volumes about the great work that Congresswoman Richardson is doing, not only on behalf of her district, but indeed on behalf of the people of California and our nation. Great work Congresswoman!!!

-SERGIO	
********************************	*******

http://www.presstelegram.com/ci 13256854

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

Posted: 09/02/2009 08:01:05 PM PDT

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000). One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're

glad to see she's taking it out on her job.

-SERGIO CARRILLO Cell: (310) 910-5072

Director, Region 17 California Democratic Party www.cadem.org

Regional Vice-Chair, Region 5 Los Angeles County Democratic Party www.lacdp.org



	C10331C		
	n" <laurarichardso< td=""><td>, Julie A." <julie.mathis@wamu.net></julie.mathis@wamu.net></td><td>Tuesday, July 8, 2008 2:50 PM</td></laurarichardso<>	, Julie A." <julie.mathis@wamu.net></julie.mathis@wamu.net>	Tuesday, July 8, 2008 2:50 PM
responded within two documents. Please ac	days. As of yet I have	ne 25th alerting me of the docu e not heard from Brandon and l ify if this modification include of property taxes.	have not received any
Original Message From: "Thorn, Ann" <an: To: Laura Richardson < Sent: Thursday, June 19 Subject: RE: Follow-up of</an: 	n.thorn@wamu.net> laurarichardson = = = = = = = = = = = = = = = = = = =	, "Mathis, Julie A.	" <julie.mathis@wamu.net></julie.mathis@wamu.net>
Thank you			
Julie and I will look at ou	ur schedules tomorrow an	d give you a call to ensure we hav	e all the information needed.
Ann Thorn			
From: Laura Richardsor Sent: Thu 06/19/2008 06 To: Mathis, Julie A. Cc: Thorn, Ann Subject: Fw: Follow-up of			
tomorrow	he document as well with	pending clarifying questions and h	ope to hear from someone

Subject: Re: Follow-up on Loss Mit

---- Forwarded Message ----

From: Laura Richardson < laurarichardson

To: "Thorn, Ann" <ann.thorn@wamu.net> Sent: Thursday, June 19, 2008 7:36:01 PM

I just sent the WaMu borrower assistance form via fax to 904-886 I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could LR0453

today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706

Thanks, Laura

----- Original Message --From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <ann.thorn@wamu.net>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only



Re: R	ichard	son Rescis	ssion N	otice				
From:	"Laura	Richardson"		: <u>- </u>	==	==	7	
To:	"Thorn,	Ann" <ann.th< td=""><td>norn@war</td><td>nu.net></td><td></td><td></td><td></td><td></td></ann.th<>	norn@war	nu.net>				

Tuesday, June 3, 2008 12:22 PM

Thank you for the email...today is election day and I will follow up with you tomorrow.

---- Original Message ----

Sent: Tuesday, June 3, 2008 8:06:10 AM Subject: FW: Richardson Rescission Notice

Congresswoman Richardson, as requested attached is the copy of the rescission notice that should be filed today or tomorrow.

Thank you Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886 For Internal Use Only

<<Document.pdf>>



Status Update

Wednesday, April 1, 2009 2:50 PM

From: "Daysha McArthur"

To: laurarichardsol

Congresswoman, this is an update on the items we discussed yesterday. Please know that I am still working on all items I have not been able to complete. I will continue to send you updates at I get them. Thank you id advance for your understanding.

- 1. Loan Modification Docs: I sent an email to Ann Thorn requesting that she fax me the current modification docs. Ann sent an email to Autumn Born at 5:50am today asking her to fax them to me; at this time I have not received them from Autumn. I've called and emailed Autumn to follow up on the fax but have not heard back from her. I've also called and emaild Ann Thorn. I also sent an email to Ann Thorn, Julie Mathis and Autumn recapping my contact and requests with Autumn. I have not received a response from Ann, Julie or Autumn addressing the email or requests for conference call. Only email received from Ann referenced the modification doc request.
- 2. Photos of property damage: I asked Ann Thorn if she sent the photos to Autumn since she is ther person they suggested you speak to in the Loss Mitigation Department. Ann did not give the package to Autumn and sent the following information regarding compensation for the damage. "Since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim must be addressed to the FDIC. Janae Orenstein an attorney at the FDIC." Her contact information Jane A. Orenstein

 Counsel, FDIC Legal Division, 206.500.8904 (at WaMu Center no voicemail)

 281.91 | Mobile w/voicemail), JOrenstein | I will call Jane to schedule a conference call immediately.
- 3. Circle Porsche: I called Tom Croxton and asked for a breakdown of your vehicle sale and was told that he does not have that information because the customer does not have the vehicle yet. However; he is considering it a done deal because the buyer gave him a deposit on the vehicle and has signed his vehicle over to the dealership. Tom said you will get \$44,279 (they deducted \$721 for back fees owed to DMV) once he receives the title.
- 4. DMV Contact: I called the DMV contact in Sacramento and she is trying to find the staff person who has your documents and will call me when she has tracked it down.
- 5. Leslie's travel to Hawaii: I called Leslie yesterday and she said that Wendy has to work out a few things in Hawaii so at this time she does not know when she will go. She said as soon as she hears back from Wnedy with the dates she will call me.
- 6. Trip to New Orleans: Leslie and her friend will leave for New Orleans on Thursday, May 21st in the morning and will return on Sunday, May 24th (they will land in Los Angeles aroung 8pm). I have blocked this time off on your schedule. I also told her that I would call her to get the hotel information so that I can hold a room for you.
- 7. Maryann's Trip to DC: As you know a reservation was made for your mother to go to DC. She left today at 1:06pm and will land at 9pm this evenintg. Alfred has been confirmed to pick her up (help with her bags), take her to your house and drive her back to the airport on Friday for her 12:30 deaprture flight. Staff will meet her when she lands at 3:05pm and take her to your house.
- 8. Video for Nien Lien: I called William yesterday and shared with him the request from LB Chamber for you to be apart of their video honoring Nien Lien. He is working with Laser Fiche to record the message in DC. Laser Fiche mentioned that they have a crew in DC that can come to your office and shoot the video; so there may

not be a need for an outside studio.

Check from Kinde: I picked up your loan repayment check from Kinde's house and made a deposit into your account. You should know that as of Friday, March 27th the committee owe you \$3,500 in outstanding loans.



Conference Call Request and Assistance

Thursday, May 7, 2009 5:21 PM

From: "Laura Richardson" To: ann.thorn@wamu.net

Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtiss Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

Below is a detailed accounting of my communication with her.

March 13, 2009: My staff, Daysha Austin and Matthew Mason called Autumn Born at (818) 775requested a conference call to discuss my concerns and received no response to the requests.

March 19, 2009: My staff sent an email to Autumn again requesting a conference call with Autumn (email below)

From: Daysha McArthur [daysha7]

Sent: Thursday, March 19, 2009 1:46 PM

To: Born, Autumn E. Cc: Mathis, Julie A.

Subject: Conference Call with Laura Richardson

Hello Autumn.

As mentioned in my message to you today and last week, Julie Mathis suggested that Laura Richardson speak to you regarding her property is Sacramento associated with loan number Both my colleague Matthew Mason and myself have left you several messages and have not received a response.

Resolution to the issues with the property owned by Laura Richardsons is of the utmost importance to her as well as time sensitive. Therefore, I am again requesting to schedule a conference call with you on Friday afternoon or Monday, March 23rd.

Please respond to the request via email or by phone and let me know what time and day work best for you. I can be reached at 562-436 r 562-787

Thank you in advance for you assistance.

March 19, 2009: Autumn responded to the request and a conference call was confirmed for Monday, March 23rd at 3:30 p.m.; we talked for a few minutes until the call was dropped due to a bad cell signal. I informed Autumn that I was going to vote and there was a chance we would get disconnected and if that happened I would call her right back.

I tried calling Autumn so that we could finish the conversation but received no answer; a message was left for her on her direct dial number in her office but I never received a return call.

March 31, 2009: My staff sent another email to Autumn trying to schedule a day and time we could talk to finish our conversation (email below)

Sent: Tuesday, March 31, 2009 3:57 PM

To: <u>autumn.born@wamu.net</u>
Cc: julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento, CA. During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 2:30pm or 5pm.

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but was unable to complete the conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

From: Daysha McArthur [mailto: daysha74]

Sent: Tuesday, March 31, 2009 6:50 PM

To: Thorn, Ann

Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she was not aware of the damage to the home or that the photos were sent. Were you able to get the package we sent to Autumn?

Also, can you fax or email me the current loan modification does you have for her home? The loan number is

Thank you for your assistance.

From: "Thorn, Ann" <ann.thorn@wamu.net

To: daysha

Cc: "Born, Autumn E."

RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information

Thanks

April 1, 2009: After receiving the modification does from Autumn, an email was sent requesting another conference call.

From: Daysha McArthur [mailto: daysha]

Sent: Wednesday, April 01, 2009 3:06 PM

To: Born, Autumn E.

Subject: Re: Mod Docs for Laura Richardson

I just got the fax. Are you available tomorrow at 10:30 am?

On Wed, 4/1/09, Born, Autumn E.

From: Born, Autumn E. <autumn.born

Subject: RE: Mod Docs for Laura Richardson

To: daysha74

Date: Wednesday, April 1, 2009, 3:50 PM

Yes I am. You can call on my desk line 818-775-

From: "Daysha McArthur" daysha

To: "Born, Autumn E."

Yes...thank you

April 2, 2009: I called Autumn's direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.

Re: Conference Call Request and Assistance - Yahoo! Mail



Re: Conference Call Request and Assistance

Thursday, May 7, 2009 6:20 PM

From:	"Thorn, Ann"	
To:	laurarichardso[

I will get with the Sr. Manager at that location to address this and ensure you get a phone call tomorrow.

Sent from my BlackBerry Wireless Handheld

---- Original Message ----

From: Laura Richardson < laurarichardson

To: Thorn, Ann

Sent: Thu May 07 17:21:16 2009

Subject: Conference Call Request and Assistance

Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtiss Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

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From: "Daysha McArthur" < daysha

Sent: Tuesday, March 31, 2009 3:57 PM

To: autumn.born@wamu.net <mailto:autumn.born@wamu.net>

Cc: julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento, CA. During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 2:30pm or 5pm.

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but was unable to complete the LR0463

Re: Conference Call Request and Assistance - Yahoo! Mail

conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

From: Daysha McArthur [mailto:daysha

Sent: Tuesday, March 31, 2009 6:50 PM

To: Thorn, Ann

Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she was not aware of the damage to the home or that the photos were sent. Were you able to get the package we sent to Autumn?

Also, can you fax or email me the current loan modification docs you have for her home? The loan number is

Thank you for your assistance.

From: "Thorn, Ann" <ann.thorn@wamu.net

Cc: "Born, Autumn E."

RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information

Thanks

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To: Born, Autumn E.

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On Wed, 4/1/09, Born, Autumn E. _ _ > wrote:

From: Born, Autumn E.
Subject: RE: Mod Docs for Laura Richardson

To: daysha

Date: Wednesday, April 1, 2009, 3:50 PM

Yes I am. You can call on my desk line 818-775-3792. Thank you.

From: "Daysha McArthur" daysha

To: "Born, Autumn E."

Yes...thank you

April 2, 2009: I called Autumn's direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.

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contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.



IATIOO:	Classic

Pending modification

Monday, August 24, 2009 8:29 PM

From:	: "Laura Richardson" 🛴 🔠 🚃 🚃 🚃
To:	dante.pasquin
Cc:	"Daysha Austin" , laurarichardson

Dante.

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

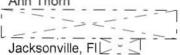
I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 3) My checks since this problem occurred were sent to:

Ann Thorn



4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, Laura Richardson



	Classic

Tuesday, August 25, 2009 7:12 AM

RE: Pending modification

From: "Dante Pasquini" [
To: "Laura Richardson" [
Cc: "Daysha Austin"

Good morning Laura,

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante J. Pasquini III - Operations Supervisor II Homeownership Preservation - ELM 9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 office/(206) 494 fax dante.pasquir

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Laura Richardson

Sent: Monday, August 24, 2009 8:29 PM

To: Dante Pasquini

Cc: Daysha Austin; laurarichardson

Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

I was referred by Ann Thorne
 My account # isl

3) My checks since this problem occurred were sent to:

Ann Thorn

Jacksonville, FI

4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

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- -Long Beach property: \$2,445.00
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As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, Laura Richardson

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Re: Pending modification - Yahoo! Mail



Re: Pending modification	Tuesday, August 25, 2009 7:17 AM
From: "laurarichardson	
To: "Dante Pasquini"	
Cc: "Daysha Austin"	

Good morning. Thank you for your reply. I will email or fax today. Sent via BlackBerry by AT&T

From: Dante Pasquini

Date: Tue, 25 Aug 2009 10:12:51 -0400

To: Laura Richardson

Subject: RE: Pending modification

Good morning Laura.

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante J. Pasquini III - Operations Supervisor II Homeownership Preservation - ELM 9200 Oakdale Avenue Chatsworth, CA 91311 (818) 775 Soffice/(206) 494 Sfax dante.pasquin = = = = =

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From: Laura Richardson Sent: Monday, August 24, 2009 8:29 PM

To: Dante Pasquini

Cc: Daysha Austin; laurarichardson

Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

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As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, Laura Richardson

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RE: Pend	ina	mod	lifica	tion
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Tuesday, August 25, 2009 2:01 PM

From: "Dante Pasquini" <dante.pasquin

To: "laurarichardsor

Cc: "Daysha Austin" <daysh

Ok I found it, it is _____ | will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 office/(206) 494 fax
dante.pasquini@chase.com

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From: laurarichardsor

Sent: Tuesday, August 25, 2009 1:57 PM

To: Dante Pasquini **Cc:** Daysha Austin

Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura Sent via BlackBerry by AT&T

From: Laura Richardson

Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)

To: <dante.pasquint Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

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Re: Pending modification	Tuesday, August 25, 2009 3:07 PM
From: "laurarichardsor	
To: "Dante Pasquini"	
Cc: "Daysha Austin" [] = = = = = = = = = = = = = = = = = =	

Much thanks

Sent via BlackBerry by AT&T

From: Dante Pasquini

Date: Tue, 25 Aug 2009 17:01:21 -0400

To: laurarichardsor

Subject: RE: Pending modification

Ok I found it, it is ____ I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 - office/(206) 494 fax
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I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued

demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is|
- 3) My checks since this problem occurred were sent to:

Ann Thorn

Jacksonville, Fl

4) The problem was:

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- 5) When we spoke the only thing you asked me to send was my original mortgages which are:
- -Long Beach property: \$2,445.00
- -San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, Laura Richardson

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Re: Pending modification - Yahoo! Mail

error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.



RE: Pending modification	Friday, August 28, 2009 2:56 PM
From: "Laura Richardson" \	
To: "Dante Pasquini"	
Cc: "Daysha Austin" (, laurarichardsor]

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926 Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was alittle concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620 I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

```
--- On Tue, 8/25/09, Dante Pasquini
 From: Dante Pasquini 
 Subject: RE: Pending modification ______
To: "laurarichardsorl ______
Cc: "Daysha Austin" ______
 Date: Tuesday, August 25, 2009, 2:01 PM
 Ok I found it, it is | I will have someone take a look at this today.
 Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775 office/(206) 494 afax
 dante.pasquini@chase.com
 This communication may contain privileged or other confidential information. If you have received it in error, please
 advise the sender by reply email and immediately delete the message and any attachments without copying or
 disclosing the contents.
 Sent: Tuesday, August 25, 2009 1:57 PM
                                                                       LR0477
```

To: Dante Pasquini Cc: Daysha Austin

Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura Sent via BlackBerry by AT&T

From: Laura Richardson

Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)

To: <dante.pasquin Subject: Pending modification

Dante

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

3) My checks since this problem occurred were sent to:

Ann Thorn Jacksonville, FI

4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, Laura Richardson

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RE: Pending modification

Friday, August 28, 2009 3:26 PM

From: "Dante Pasquini"

To: "Laura Richardson"

Cc: "Daysha Austin"

Good afternoon,

I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your income. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 ______bffice/(206) 494 ______fax
dante.pasquini@chase.com

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From: Laura Richardson

Sent: Friday, August 28, 2009 2:57 PM

To: Dante Pasquini

Cc: Daysha Austin; laurarichardsor

Subject: RE: Pending modification

Dante.

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926 \(\)

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look LR0480

forward to hearing from you.

Laura Richardson

```
--- On Tue, 8/25/09, Dante Pasquini
```

From: Dante Pasquini Subject: RE: Pending modification
To: "laurarichardson Subject: "Daysha Austin" <daysha Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is Subject: Will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 office/(206) 494 fax
dante.pasquin

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: laurarichardson

Sent: Tuesday, August 25, 2009 1:57 PM

To: Dante Pasquini Cc: Daysha Austin

Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura Sent via BlackBerry by AT&T

From: Laura Richardson

Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)

Dante.

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modication to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

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- 1) I was referred by Ann Thorne
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Ann Thorn

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Fw: RE: Pending modification - Yahoo! Mail



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I WV.	IL.	1 CITO	iiiig	moun	IICa	LIUII

Friday, August 28, 2009 4:12 PM

From: "Laura Richardson" [_______ To: devren.nunez@chase.com

--- On Fri, 8/28/09, Dante Pasquini

From: Dante Pasquini

Subject: RE: Pending modification
To: "Laura Richardson"

Cc: "Daysha Austin" Date: Friday, August 28, 2009, 3:26 PM

Good afternoon,

I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your income. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

Dante J. Pasquini III - Operations Supervisor II Homeownership Preservation - ELM 9200 Oakdale Avenue Chatsworth, CA 91311

(818) 775 Soffice/(206) 494 Sax dante.pasquini@chase.com

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From: Laura Richardson Sent: Friday, August 28, 2009 2:57 PM

To: Dante Pasquini

Cc: Daysha Austin; laurarichardson

Subject: RE: Pending modification

Dante,

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I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

From: Dante Pasquini Subject: RE: Pending modification
To: "laurarichardsor Substantial Su

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775 office/(206) 494 fax
dante.pasquini@chase.com

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From: laurarichardson

Sent: Tuesday, August 25, 2009 1:57 PM

To: Dante Pasquini Cc: Daysha Austin

Subject: Re: Pending modification

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From: Laura Richardson

Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)

To: <dante.pasquini Subject: Pending modification

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41	1	MOC	rat	forrad	hu	Ann	Thorne
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RE: Follow-up on Loss Wift	mursday, June 19, 2008 6:17 PM
From: "Thorn, Ann" \ To: "Laura Richardson" \ , "Mathis, Julie A."	
Thank you	
Julie and I will look at our schedules tomorrow and give you a call to ensure vneeded.	ve have all the information
Ann Thorn	
From: Laura Richardson Sent: Thu 06/19/2008 06:38 PM To: Mathis, Julie A. Cc: Thorn, Ann Subject: Fw: Follow-up on Loss Mit	
FYI I am faxing you the document as well with pending clarifying questions tomorrow. Again, I can be reached at 202-225 or cell 562-706	s and hope to hear from someone
From: Laura Richardson L	
Ann, I just sent the WaMu borrower assistance form via fax to 904-886 I ser and none of them were replied to. Please contact me at your earliest convenitems. Further, I have a couple questions regarding the assistance form but I could today to meet your requested deadline just advised of yesterday for Frictomorrow at either 202-225 br 562-706.	ience to discuss a few open wanted to complete it as best as I
Thanks, Laura	
Original Message From: "Thorn, Ann" [
,	LR0487

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only



Fw: Follow-up on Loss Mit

Thursday, June 19, 2008 4:38 PM

From: "Laura Richardson"

To: julie.mathis@wamu.net Cc: ann.thorn@wamu.net

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow. Again, I can be reached at 202-225 or cell 562-706 Thanks, Laura

To: "Thorn, Ann" <ann.thorn@wamu.net> Sent: Thursday, June 19, 2008 7:36:01 PM Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225or 562-706-

Thanks, Laura

---- Original Message ----

From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson

Sent: Tuesday, June 17, 2008 3:14:14 PM

Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

Re: Follow-up on Loss Mit - Yahoo! Mail



Thursday, June 19, 2008 4:36 PM

Re: Follow-up on Loss Mit
From: "Laura Richardson" To: "Thorn, Ann" <ann.thorn@wamu.net>

Ann.

I just sent the WaMu borrower assistance form via fax to 904-886-I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225or 562-706

Thanks, Laura

---- Original Message ---From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson

Sent: Tuesday, June 17, 2008 3:14:14 PM

Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only



Re: Loss Mit

Wednesday, June 18, 2008 7:28 AM

From: "Laura Richardson"

To: ann.thorn@wamu.net

FYI---

My notice of delay AND NO REFERENCE TO TIME DEADLINES.

Laura Richardson

---- Original Message ----

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: Laura Richardson _ = = = = = = = = = =

Sent: Thursday, June 12, 2008 1:05:34 PM

Subject: RE: Loss Mit

Thanks, I will let them both know.

Julie

Julie Mathis, VP Department Manager Homeownership Preservation Washington Mutual 904 886-1305 904 886-1325 fax

From: Laura Richardson

Sent: Thursday, June 12, 2008 10:20 AM

To: Mathis, Julie A. Subject: Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

---- Original Message ----From: "Mathis, Julie A."

To: laurarichardson_ = = = =

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you, Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax



RE: Loss Mit

Thursday, June 12, 2008 10:05 AM

From: "Mathis, Julie A." <julie.mathis@wamu.net> To: "Laura Richardson" 1

Thanks, I will let them both know.

Julie

Julie Mathis, VP Department Manager Homeownership Preservation Washington Mutual 904 886-1305 904 886-1325 fax

From: Laura Richardson

Sent: Thursday, June 12, 2008 10:20 AM

To: Mathis, Julie A. Subject: Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

---- Original Message ----

From: "Mathis, Julie A." < julie.mathis@wamu.net>
To: laurarichardson

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP

Department Manager

Homeownership Preservation

Washington Mutual

904 886-1305

904 886-1325 fax



Re: Loss Mit														
From: "Laura Richardson"	1	=	=	Ξ	=	=	=	-	Ξ	-	Ξ	÷	=	\neg
To: "Mathis, Julie A." <ju< td=""><td>ilie.</td><td>ma</td><td>this</td><td>(@)</td><td>war</td><td>nu.</td><td>net</td><td>></td><td>-</td><td>_</td><td>-</td><td>_</td><td>-</td><td>_</td></ju<>	ilie.	ma	this	(@)	war	nu.	net	>	-	_	-	_	-	_

Thursday, June 12, 2008 7:20 AM

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Laura

---- Original Message ----

From: "Mathis, Julie A." < julie.mathis@wamu.net>

To: laurarichardson

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

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Julie

Julie Mathis, VP

Department Manager

Homeownership Preservation

Washington Mutual

904 886-1305

904 886-1325 fax



Sacramento Property Follow Up

Thursday, July 9, 2009 11:27 AM

From: "Daysha McArthur"

Below is the list of items I asked AI to take photos and report back to us on today:

- 1. Front and backyard landscaping
- 2. Kitchen floor complete including grouting
- 3. All kitchen and bathroom cabinets installed
- 4. Tile on wall in kitchen above the sink complete including grouting
- 5. Kitchen completely painted
- 6. Bathroom fixtures, sink, toilet, etc installed upstairs
- 7. Wall open/knocked down to enlarge downstairs bathroom
- 8. Upstairs wall complete except for paint
- 9. Locks placed on all windows

Also, Ron O' Connor called me back this morning and gave me the names of 2 construction companies we can call to get a quote for the back room and the name of the flooring company he used for his house. As far as the drawing of the plans, he knows someone that does a lof of work in Sacramento but he is expensive, so he recommends that we look in the yellow pages for a drafter as they tend to be more reasonable.

I have left several messages for Brian Beaver at Brian's Floors and have not heard back from him as of yet, but I will keep calling unit! I reach him. I am also researching the contact information for the companies Ron gave me this morning to obtain bids as well. I will update you once I have the information.

Bills - Yahoo! Mail Page 1 of 1



Bills

Thursday, October 9, 2008 8:11 PM

From: "A.J. Grier"

To: "Laura Richardson"

Cc: "Kinde"

The total amount needed for this round of bill payment is \$12,559.13. If you could transfer that amount into the First California Bank account I'll get these checks out by the end of Friday. I'll have to get back to you on Friday in regards to the exact due date the mortgages.

The bills re as follows:

Select Portfolio Servicing......\$3,244.15 (Long Beach mortgage) Washington Mutual.....\$4,352.32 (Sacramento property) J.H. & Alina Bartling.....\$1,790.00 (Washington D.C. property) Wells Fargo\$2,979.64 (San Pedro property) City of Long Beach\$132.46 (Long Beach utilities) Due: 10/26/08 Capitol One.....\$60.56 (credit card ending in 5020) Due: 10/13/08

If you have any questions let me know.

-A.J. Grier-1212 S. Victory Blvd. Burbank, CA 91502 ph. 818.260 ext



Richardson's home deemed a `nuisance' - Press Telegram for Friday/Saturday, August 15.

Monday, August 18, 2008 9:09 AM

Richardson's home deemed a `nuisance'

By John Canalis, Staff Writer

Article Launched: 08/15/2008 11:11:44 PM PDT



The Sacramento home of Rep. Laura Richardson is making headlines once again.

LONG BEACH - Rep. Laura Richardson's home near the state Capitol has been declared a "public nuisance." Sacramento code enforcement officers posted a notice on the door of the three-bedroom property earlier this week, city officials said Friday.

The notice warns of fines of up to \$5,000 if the Long Beach Democrat does not make improvements.

Richardson, however, was unaware of the problem, said William Marshall, her spokesman.

"Her attorney has not received any information on this matter," he said.

City officials in Sacramento confirmed that statement.

Though a notice was posted on the door, the congresswoman had not yet been sent a letter, but would get one soon, said Ron O'Connor, operations manager of the Sacramento Code Enforcement Department

"We haven't notified the congresswoman yet," he said. "We just found out that she owns it from these 10 press calls today."

The Los Angeles Times first reported the public nuisance citation in Friday's edition.

According to that report, Richardson's neighbors called the home "an eyesore" and complained that the sprinklers are never turned on, the grass and plants are dead or dying, the gate is broken and windows are covered with brown paper.

O'Connor told the Press-

Telegram that his office was initially contacted by police officers after it appeared that someone had broken into the garage.

The city's code enforcement office

dispatched an independent contractor to the home.

The investigator covered a door to the garage and spotted some rotting fruit on the grounds of the house, O'Connor said.

But overall, O'Connor added, the congresswoman's home was found in good condition.

"It's a nice house," he said. "I wouldn't mind living there myself."

The neighborhood is considered upper-middle class.

Richardson, D-Long Beach, bought the house in 2006 after leaving the Long Beach City Council for the Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives.

She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender,

Washington Mutual. Real estate experts have called the foreclosure recision highly unusual.

Richardson also left Sacramento property taxes unpaid and defaulted on her home payments in Long Beach and in San Pedro.

The man who bought the Sacramento house at auction for \$388,000 sued the congresswoman, but settled the case and agreed not to discuss the terms.

Marshall said the original code enforcement notification was sent to the man who purchased the home in foreclosure, not Richardson.

Richardson is up for re-election Nov. 4. She faces a challenge from Peter Mathews, who is running a write-in campaign, and Nick Dibs, an unaffiliated candidate.

Both candidates plan to capitalize on her housing-related woes.

"The fact that she has let this home go into disrepair is another example of her long history of mismanagement of public and personal resources," Dibs said. "If she can't handle the management of a house, how can she make decisions for the benefit of the people?"

Mathews, in a prepared statement, said:

"What this does is send a direct message to the constituents in the 37th Congressional District that she is fiscally irresponsible and is not fit to represent them, nor their tax dollars in the seat of Congress." john.canalis@presstelegram.com, 562-499-1273



Richardson's home deemed a 'nuisance'.

From: "MJT Television"

To: laurarichardso

Saturday, August 16, 2008 7:18 AM

Richardson's home deemed a `nuisance' By John Canalis, Staff Writer Article Launched: 08/15/2008 11:11:44 PM PDT



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RichardsonMC, Laura

From:

Billington, Jeffrey

Sent:

Thursday, October 29, 2009 7:26 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley
Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by Ryan ZumMallen | Long Beach News | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. Maxine Waters and Laura Richardson.

The committee is also announcing its finding that Rep. Sam Graves has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

- "...the Committee has unanimously voted to establish and investigative subcommittee to conduct an inquiry...
- "...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

- "...the Committee has unanimously voted to establish and investigativve subcommittee...
- "...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

- "...representative Graves did not violate any provision of the Code of Official Conduct...
- "...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

RichardsonMC, Laura

From: RichardsonMC, Laura

Sent: Thursday, September 24, 2009 10:52 AM

To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover

Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey

Sent: Thursday, September 24, 2009 10:39 AM **To:** RichardsonMC, Laura; Cooks, Shirley **Subject:** Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you've been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I've pasted it into the email below.

http://www.capitolweekly.net/article.php? c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yajksjvinhgjyq

Richardson's congressional tenure marked by high staff turnover

By Malcolm Maclachlan | 09/24/09 12:00 AM PST

Email

Print

SHARE # 18 11 ...

In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

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Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

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Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress—though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

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On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office. Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 8:34 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale
http://www.lbreport.com/news/may08/richhom3.htm

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch http://www.lbreport.com/news/may08/richhom4.htm

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

http://www.lbreport.com/news/aug08/richhau2.htm

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers _

PH: (562) 436-

FX: (562) 437-

From:

Billington, Jeffrey

Sent:

Thursday, September 24, 2009 10:39 AM

To:

RichardsonMC, Laura; Cooks, Shirley

Subject:

Story on Staff Turnover

Attachments:

image003.gif; image002.gif; image001.gif

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By Malcolm Maclachian 109/24/09 12:00 AM PST







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(202) 225-7924
jeffrey.billington

From:

King, Lalla (Richardson)

Sent:

Friday, September 11, 2009 1:00 PM

To:

RichardsonMC, Laura

Cc: Subject: Austin, Daysha; Cooks, Shirley Sept10calls.doc

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler, Shirley Cooks

From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages September 10-11, 2009

Devon 9/9/09 8:07PM 818.620. Devon with Washington Mutual Please call 818.620 Thank you

Jessica 9/10/09 5:10Pm 612.312 This is Jessica with Wells Fargo Home mortgage. I need to talk with you about you mortgage. Please call me at 1.800.678 Our operating hours are Monday-Friday 7Am-10Pm Central time and on Saturday 8Am-2Pm Central time Please have your loan number available. Again the number is 1.800.678 Thank you.

Pedro Constani(?) 9/11/09 11:41AM 949.643.5700

Congresswoman, this is Pedro Constani VP of Manufacturing for the Pepsi bottling group in the West. I know that you have spoken with Erica Edwards, plant manager about the longevity of the plant. I would like to follow up with you on those plans. Please call me at 949.425 office number and my cell is 949.813

Shirley 12:03Pm 202.226 Its 9AM your time...call me

From:

King, Lalla (Richardson)

Sent:

Monday, August 31, 2009 12:19 PM

To:

RichardsonMC, Laura

Cc: Subject: Austin, Daysha; Cooks, Shirley August28calls.doc

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez 8/27 7;24PM 818.620

Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth's Ca. Calling to touch base with you, please call at 818.620 . Thank you.

Name (?) 8/28/09 9:57AM 310.487

Good Morning, it's me. Andre is free for lunch and so am I between the hours of 11:30-1:30. So if you are available please let me know. I sent you a text message; let me know how much time you have because that will determine where we can go. Andre works in the same building, so when I hear from you, I will contact him. Call me as soon as you can or sent me a text. Thanks

Mike 8/28/09 12:57PM 202.226

Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

From:

King, Lalla (Richardson)

Sent: To: Friday, August 28, 2009 1:50 PM

Cc:

RichardsonMC, Laura Austin, Daysha

Subject:

August28calls.doc

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez 8/27 7;24PM 818.620

Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth's Ca. Calling to touch base with you, please call at 818.620 Thank you.

Name (?) 8/28/09 9:57AM 310.487.7050

Good Morning, it's me. Andre is free for lunch and so am I between the hours of 11:30-1:30. So if you are available please let me know. I sent you a text message; let me know how much time you have because that will determine where we can go. Andre works in the same building, so when I hear from you, I will contact him. Call me as soon as you can or sent me a text. Thanks

Mike 8/28/09 12:57PM 202.226

Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

RichardsonMC.

From:

Fingle, Michael

Sent:

Which resident Alarma 1 19, 2009 9:24 AM

To:

Rich refrenVID.1 rs

Cc:

7 Y

Subject:

PRESS TELEGRAM TO COME TO THE STORY

New York Times visits Laure 18 and a Sagramento home

By John Canal and 1st 20 alink | Comments (0)

The New York The attention of the former of this inequiry into U.S. Rep. Laura Richardson's Sacramento home in toda

There's not too much new leaf and a leaf and the leaf and the article does say work on improving the home, which neithbors have the dated, began earlier this month.

A nice green lawn to wive the of however and dving patch out front, according to the newspaper of record.

Richardson, a for men manifest of the date it and Long Beach councilwoman for the 6th District, declined to construct the answer several questions, according to the report. However, the answer several questions, according to the report.

Richardson had to win it back from her lender, Washington Makes where an about the same to the of Congressional Ethics, which has made inquiries into the sale of the home, told the Times it doesn't comment on ongoing matters.

The District I

NY TIMES WEIGHTS IN THE REAL MICHAELENIN'S "NEGLECTED" SACRAMENTO HOUSE Theo Douglas

There's not make a will said the fall of Congresswoman Laura Richardson's (D-epressing) at the control of the Office of the last death the attention of the Office of Richardson s Congressional in .

Monday's New York and The Manager and All Andrews and Andrews new denial. This was the District to the Michael Eagle.

In a written state at least the first than the state of t Sacramento hour the same that his rich time as a California State Assemblywoman-"personal, biased, partisan and i

.

Press Secretary

Office of Congression

1725 Longworth

Washington, DC 191

(202) 225-7924

(202) 225-7926 fa

From:

Miller, Ken

Sent:

Friday, September 25, 2009 4:01 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel;

King, Lalla (Richardson); Selway, Laura; Peng, Seng

Subject:

Daily Breeze Blog Article



South Bay Pipeline.htm Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By Andrea Woodhouse on September 25, 2009 10:03 AM | Permaink | Comments (0) | ShareThis

Readers, let's hop to it:

A fire broke out at a Wilmington refinery this morning.

A loving and handy father brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The family of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of Torrance nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman Toni Sciacqua is the Daily Breeze's new editor. Why don't you follow her on Twitter, and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The Bedtime Bandits, who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a woman who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 list of prep football teams.

Richardson has high staff turnover rate

By Gene Maddaus on September 24, 2009 1:35 PM | Permalink | Comments (0) |

Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," (Jock) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By Andrea Woodhouse on September 24, 2009 9:06 AM | Permalink | Comments (0) | ShareThis

Readers, let's get to it:

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay survivors of drunk driving victims are participating in this

Tag Cloud

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San Pedro (108)

Rolling Hills Estates (4)

Retigion (5)

Palos Verdes Estates (28) Palos Verdes Peninsula (7)

Rancho Palos Verdes (61)

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition \underline{law} means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach <u>residents</u> tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes <u>landowner</u> can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more <u>places</u> to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howard's, an electronics chain, took the space vacated by Circuit City in Torrance.

National perspectives on L.A.'s Clean Trucks

By Gene Maddaus on September 23, 2009 6:29 PM. | Permalink | Comments (0) | ShareThis

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the Wall Street Journal, which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from 'arm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has cone so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villaraigosa's union pals.

But The American Prospect argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By Andrea Woodhouse on September 23, 2009 10:35 AM | Permalink | Comments (0) | ShareThis

Readers, let's hit it:

Rep. Jane Harman has apparently <u>shifted</u> her previous position that any new troops in Afghanistan would be citizens. In an op/ed she's penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night <u>selected</u> its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details. Social Issues (11)
South Bay (142)
Torrance (151)
Westchester (11)
Wilmington (28)
business (117)
education (57)
education (59)
housines (18)
religion (6)
sports (128)

A new Lomita home for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your <u>roosters</u> to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The <u>man</u> who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man <u>pleaded</u> no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By Sandy Mazza on September 23, 2009 10:28 AM | Permatink | Comments (0) | Share

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By Gene Maddaus on September 22, 2009 7:01 PM | Permatink | Comments (0)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Mattie Fein. Fein was responding to the Harman op/ed that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quelt the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By Gene Maddaus on September 22, 2009 2:44 PM | Permalink | Comments (0) | ShareThis

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times:

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the Washington Times last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By Gene Maddaus on September 22, 2009 12:50 PM | Permalink | Comments (0) |

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By Gene Maddaus on September 22, 2009 11:02 AM | Permalink | Comments (0) |

Rep. Jane Harman has an op/ed in the Financial Times today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (€677bn, \$611bn) deficits and an American public souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his July op/ed calling for more troops in Afghanistan; his argument that Afghanistan is no Iraq; and his op/ed downplaying the challenges there.

Today's op/ed is behind a pay wall, but you can read the whole thing after the

Continue reading Harman: More troops in Afghanistan, with conditions.

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Article eyes Richardson staff turnover

Posted: 09/24/2009 08:01:20 PM PDT

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by LegiStorm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Jock Friedly, who publishes LegiStorm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters on the piece, who seem to have some inside knowledge: "And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh, and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the district office, and had Kim escorted by Capitol Police out of the House."

- Gene Maddaus

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From:

Cooks, Shirley

Sent:

Monday, May 04, 2009 8:04 PM

To:

RichardsonMC, Laura

Subject:

RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance.

562/209

I just got off the phone with William . The LA Times Gottlieb was the only call. I'll call Gotlieb now.

From: RichardsonMC, Laura

Sent: Monday, May 04, 2009 7:59 PM

To: Cooks, Shirley

Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Maybe this: unfortunately since your call congresswoman laura richardson has been at the white house, votes on the floor and now in caucus. The congresswoman has not received any information regarding this inguiry and will follow up after review with a comment tomorrow. What do you think. I hesitate to say more until we confirm with the supervisor and someone I know drive by so we can speak accurately. I do not expect anything major from la times critical is having an answer before the pt calls. Do you have williams password so we can verify no other calls or emails.

From: Cooks, Shirley **To**: RichardsonMC, Laura

Sent: Mon May 04 19:28:47 2009

Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

The only trouble in waiting is that he may want to file a story tonight. Not having the benefit of your statement night do more harm than good. Wouldn't it better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

From: RichardsonMC, Laura

Sent: Monday, May 04, 2009 7:13 PM

To: Cooks, Shirley

Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Yes I just spoke to her we will know more tomorrow so I will not call back until then. Thx

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha

Sent: Mon May 04 18:58:20 2009

Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

From: RichardsonMC, Laura

Sent: Monday, May 04, 2009 6:54 PM

To: Cooks, Shirley

Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Pls get from william the contact of sac dept. I am unaware of this and have no doc's

From: Cooks, Shirley
To: RichardsonMC, Laura

Sent: Mon May 04 18:26:23 2009

Subject: FW: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

From: mjttelevision

Sent: Monday, May 04, 2009 6:11 PM

To: Cooks, Shirley

Subject: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

From:

MJT Television

Sent: To: Friday, October 10, 2008 8:22 AM RichardsonMC, Laura; John Shallman

Subject:

37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.

By John Canalis, Staff Writer

Article Launched: 10/09/2008 10:28:25 PM PDT

LONG BEACH - Financial messes, both national and personal, dominated a 37th Congressional District candidates' forum Thursday at Long Beach City College.

Rep. Laura Richardson, D-Long Beach, and three write-in challengers Lee Davis, Peter Mathews and June Pouesi who are seeking to unseat her Nov. 4, sparred over the Wall Street crisis, the Congressional bailout and the incumbent's well-publicized home <u>foreclosure</u>.

Write-in candidate Mathews jabbed Richardson for supporting the bailout and accepting campaign donations from the financial-services sector.

"Most of the people who voted for the bailout took money from Wall Street," said Mathews, who added that he does not accept corporate donations.

Mathews, who lost to Richardson in the Democratic primary and is running a write-in campaign, called for a reversion to the era of the government-backed banks of the 1930s that loaned businesses money.

Richardson said the other candidates did not appear to have as deep of an understanding of how the bailout plan worked.

"The difference between someone who is not even on the ballot, and a person who is your member of Congress, is someone who can give you accurate information," Richardson said.

The congresswoman, who serves most of Long Beach, Signal Hill, Carson and Compton, said that the rescue package carries multiple conditions, requires mandatory reviews of participating firms and hardly amounted to a

"blank check" for

Wall Street. Pouesi, a Carson <u>Republican</u> who has advocated for free markets, strongly criticized Washington for rescuing the banks.

"If I had my way, we'd have the whole lot in Congress out and start anew," she said.

Pouesi said voters should elect representatives with strong values who would not succumb to the pressure of special interests.

"What you need are morals, people with servants' hearts who will do the right thing," she said, adding that the nation was flirting with socialism.

Experience - namely what kind makes one more prepared for Congress - was also a major topic.

With experience on the Long Beach City Council, the state Assembly and at Xerox Corp., and an MBA from USC, Richardson pointed out that she was the only candidate with a substantial political and corporate background.

"This is not a job for the weary, and it's not a job to test out," Richardson said.

Mathews, a Cypress College professor, quickly pointed out that President Bush also has an MBA, from Harvard.

"This is not just about experience, this is about judgment," he said.

Pouesi, who directs a Samoan affairs council, all but called previous time in office a liability.

"There are a whole lot of people in Congress with a lot of experience," she said. "Where did they take us? What did we get?"

Davis, an author and Web site publisher, took aim at Richardson for supporting Sen. <u>Hillary Clinton</u> in the primary when Sen. Barack Obama won the 37th Congressional District.

"Our congresswoman was a Hillary delegate, a Hillary delegate," Davis said. "I know this because I went to the DNC."

Davis also said that Richardson did not vote for Obama at the Democratic National Convention in Denver.

Though she did not participate in a roll-call vote at the DNC, Richardson did in fact vote for Obama. She endorsed him in June and later campaigned on his behalf.

The forum became increasingly personal when candidates were asked by one of 57 people in a standing-room only classroom on LBCC's Liberal Arts Campus whether any of them had struggled financially.

Each candidate said they had.

Davis talked about how she lost her home in foreclosure.

Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books

as an undergraduate at UCLA and spent much of her working life holding two jobs.

Pouesi said when she first married her husband they lived in a car in San Bernardino and bathed in park bathrooms until she found work as a teacher.

Mathews recounted his story as a child of immigrants from India.

Experience a hot topic Event gets personal Foreclosure discussed

Though baited by Davis and Mathews, Richardson did not go into depth about the foreclosure of her Sacramento home, which she lost earlier this year and then apparently won back in a settlement.

"I will just summarize," she said. "My personal situation is in a very positive place at this point."

Richardson said she would hold a press conference after the election to tell her side of the story.

Mathews waved what he called documentation from the Internet showing that Richardson may not actually have her Sacramento house back.

After the forum, Richardson said the document, a <u>computer</u> printout that showed Red Rock Mortgage Inc. as the home's owner, was inaccurate.

The man who bought the house in foreclosure has told the Daily Breeze, a sister newspaper of the Press-Telegram, that he accepted a settlement to return the house.

Davis suggested that Richardson received special treatment to get her home back.

"Right now all of America is fighting foreclosure, but we have a member of Congress who put down nothing on her house and got it back," she said. "I put down \$50,000, and I ain't got squat."

Mathews said Richardson put herself in a vulnerable position.

"She could fall prey to lobbyists," he said.

The congresswoman accused Mathews and Davis of breaking the rules of the forum, which was to be a conversation about national issues, not a debate involving personal attacks.

Pouesi, keeping with a campaign pledge, did not criticize her opponents.

A fifth candidate, independent Nick Dibs, said he had a scheduling conflict and did not attend the event moderated by Dan Komin of the Political Science Students Association.

john.canalis@presstelegram.com, 562-499-1273

From:

Chiller, Matt

Sent:

Thursday, October 30, 2008 12:24 PM RichardsonMC, Laura

To:

Subject:

Personal Financial Recovery



Press Telegram -Personal Fina...

Matthew Chiller Deputy Chief of Staff
Congresswoman Laura Richardson 2233 Rayburn House Office Building Washington, DC 20515 (202) 225-7924 (202) 225-7926 fax

ABOUT CONGRESSWOMAN LAURA RICHARDSON

II LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home Laura's Homeowner Residence

Loan Modification in February 08'

No reduced principal No reduced interest

Current Status

-Washington Apartment Laura's Rental Residence

Rental Agreement for one full year

Current Status

-San Pedro Home Laura's Mother Residence

Loan Modification in February 08'

No reduced principal

No reduced interest rates

Current Status

-Sacramento Home Listing as Available Rental or Sale

Loan Modification in February 08'

Re-issued Loan Modification Sept.08

No reduced principal

No reduced interest rates

Current Status

ABOUT CONGRESSWOMAN LAURA RICHARDSON

III LAURA'S PERSONAL FINANCIAL PROCESS

- -Conducting personal financial audit by accountants
- -Direct Deposit Payroll Checks to Accountant
- -All Bills Paid Directly by Accountant
- -Contracting with Property Managers at all residential properties

From:

MJT Television

Sent: To: Friday, October 10, 2008 8:22 AM RichardsonMC, Laura; John Shallman

Subject:

37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.

By John Canalis, Staff Writer

Article Launched: 10/09/2008 10:28:25 PM PDT

LONG BEACH - Financial messes, both national and personal, dominated a 37th Congressional District candidates' forum Thursday at Long Beach City College.

Rep. Laura Richardson, D-Long Beach, and three write-in challengers Lee Davis, Peter Mathews and June Pouesi who are seeking to unseat her Nov. 4, sparred over the Wall Street crisis, the Congressional bailout and the incumbent's well-publicized home <u>foreclosure</u>.

Write-in candidate Mathews jabbed Richardson for supporting the bailout and accepting campaign donations from the financial-services sector.

"Most of the people who voted for the bailout took money from Wall Street," said Mathews, who added that he does not accept corporate donations.

Mathews, who lost to Richardson in the Democratic primary and is running a write-in campaign, called for a reversion to the era of the government-backed banks of the 1930s that loaned businesses money.

Richardson said the other candidates did not appear to have as deep of an understanding of how the bailout plan worked.

"The difference between someone who is not even on the ballot, and a person who is your member of Congress, is someone who can give you accurate information," Richardson said.

The congresswoman, who serves most of Long Beach, Signal Hill, Carson and Compton, said that the rescue package carries multiple conditions, requires mandatory reviews of participating firms and hardly amounted to a

"blank check" for

Wall Street. Poucsi, a Carson Republican who has advocated for free markets, strongly criticized Washington for rescuing the banks.

"If I had my way, we'd have the whole lot in Congress out and start anew," she said.

Pouesi said voters should elect representatives with strong values who would not succumb to the pressure of special interests.

"What you need are morals, people with servants' hearts who will do the right thing," she said, adding that the nation was flirting with socialism.

Experience - namely what kind makes one more prepared for Congress - was also a major topic.

With experience on the Long Beach City Council, the state Assembly and at Xerox Corp., and an MBA from USC, Richardson pointed out that she was the only candidate with a substantial political and corporate background.

"This is not a job for the weary, and it's not a job to test out," Richardson said.

Mathews, a Cypress College professor, quickly pointed out that President Bush also has an MBA, from Harvard.

"This is not just about experience, this is about judgment," he said.

Pouesi, who directs a Samoan affairs council, all but called previous time in office a liability.

"There are a whole lot of people in Congress with a lot of experience," she said. "Where did they take us? What did we get?"

Davis, an author and Web site publisher, took aim at Richardson for supporting Sen. <u>Hillary Clinton</u> in the primary when Sen. Barack Obama won the 37th Congressional District.

"Our congresswoman was a Hillary delegate, a Hillary delegate," Davis said. "I know this because I went to the DNC."

Davis also said that Richardson did not vote for Obama at the Democratic National Convention in Denver.

Though she did not participate in a roll-call vote at the DNC, Richardson did in fact vote for Obama. She endorsed him in June and later campaigned on his behalf.

The forum became increasingly personal when candidates were asked by one of 57 people in a standing-room only classroom on LBCC's Liberal Arts Campus whether any of them had struggled financially.

Each candidate said they had.

Davis talked about how she lost her home in foreclosure.

Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books

as an undergraduate at UCLA and spent much of her working life holding two jobs.

Pouesi said when she first married her husband they lived in a car in San Bernardino and bathed in park bathrooms until she found work as a teacher.

Mathews recounted his story as a child of immigrants from India.

Experience a hot topic Event gets personal Foreclosure discussed

Though baited by Davis and Mathews, Richardson did not go into depth about the foreclosure of her Sacramento home, which she lost earlier this year and then apparently won back in a settlement.

"I will just summarize," she said. "My personal situation is in a very positive place at this point."

Richardson said she would hold a press conference after the election to tell her side of the story.

Mathews waved what he called documentation from the Internet showing that Richardson may not actually have her Sacramento house back.

After the forum, Richardson said the document, a <u>computer</u> printout that showed Red Rock Mortgage Inc. as the home's owner, was inaccurate.

The man who bought the house in foreclosure has told the Daily Breeze, a sister newspaper of the Press-Telegram, that he accepted a settlement to return the house.

Davis suggested that Richardson received special treatment to get her home back.

"Right now all of America is fighting foreclosure, but we have a member of Congress who put down nothing on her house and got it back," she said. "I put down \$50,000, and I ain't got squat."

Mathews said Richardson put herself in a vulnerable position.

"She could fall prey to lobbyists," he said.

The congresswoman accused Mathews and Davis of breaking the rules of the forum, which was to be a conversation about national issues, not a debate involving personal attacks.

Pouesi, keeping with a campaign pledge, did not criticize her opponents.

A fifth candidate, independent Nick Dibs, said he had a scheduling conflict and did not attend the event moderated by Dan Komin of the Political Science Students Association.

john.canalis@presstelegram.com, 562-499-1273

From: Sent:

Thorn, Ann [ann.thorn@wamu.net]

To:

Thursday, May 22, 2008 6:01 PM

Cc:

RichardsonMC, Laura Woodcock, Wendy A.

Subject:

Attachments:

_Consent _ _ _ _ pdf; Consent.doc

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From:

Eagle, Michael

Sent:

Tuesday, August 18, 2009 9:34 AM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

Michael J. Eagle

......

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Thursday, August 06, 2009 11:09 AM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley Compton Bulletin

Congresswoman—this was in the Compton Bulletin this morning:

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent: To: Wednesday, July 29, 2009 9:48 AM RichardsonMC, Laura; Cooks, Shirley

Subject:

PT & Daily Brezze

Press Telegram and Daily Breeze have an AP version on the front of their websites. It was posted right before 5am and so it shouldn't be in the paper today. I will confirm with the district.

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

DAILY BREEZE

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Press Secretary

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1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent: To: Wednesday, July 29, 2009 9:32 AM RichardsonMC, Laura; Cooks, Shirley

Subject:

more house stories

Attachments:

KABC 07-29-2009.zip

Here are the last two print stories on the house. Also attached is a 30 second news clip from KABC in LA this morning. Congresswoman, you may not be able to view this on your blackberry, so I can set it up on your computer when you come in.

MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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Information from: Los Angeles Times, http://www.latimes.com

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Wednesday, July 29, 2009 9:28 AM

To:

RichardsonMC, Laura

Subject:

RE: LA TIMES

It's the second link on the front of their homepage. I have to confirm with the district when they get in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.



From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 9:22 AM

To: Eagle, Michael Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 09:05:32 2009

Subject: LA TIMES

The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

2 LR0544

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

Michael J. Eagle

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Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Sent: RichardsonMC, Laura

Sent

Wednesday, July 29, 2009 9:22 AM

To: Subject: Eagle, Michael Re: LA TIMES

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Subject: LA TIMES

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jeff.gottlieb@latimes.com		

Michael J. Eagle		
Press Secretary		
Office of Congresswoman Laura Richardson		

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Wednesday, July 29, 2009 9:06 AM RichardsonMC, Laura; Cooks, Shirley

Subject:

LA TIMES

Importance:

High

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Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building

jeff.gottlieb@latimes.com

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From:

Eagle, Michael

Sent:

Monday, June 15, 2009 12:16 PM

To:

RichardsonMC, Laura

Subject:

news clips

Congresswoman-

Here is our news clips from over the weekend (as well as Friday).

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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LR0553

Press-Telegram Blog-The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009 By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story

United Press International

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Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

LA TIMES

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LR0554

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat.

"What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

LR0555

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

LR0556

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

LA TIMES BLOG

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Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

CBS13 SACREMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

http://www.lbreport.com/news/jun09/c17rev.htm

(Note: the website does not allow people to cut and paste text)

...... Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States By Congresswoman Laura Richardson 37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided

exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

......

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

June 18, 2008

Washington Mutual 1301 2nd Avenue Seattle, Washington 98101

To Whom It May Concern:

Over the last several weeks, I have read the following quotes from Sara XXXX in various newspapers:

And

It is my understanding that a statement has been release on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one has received a copy of the release. Please forward a copy of that release regarding the 3622 Curtis Drive property to my email at laurarichardson at your earliest convenience.

Further, I did sign a consent form to release the document from WAMU that acknowledged terms and that no further action would occur prior to June . I hereby consent again the release of that document and WAMU explanations of why a rescission is being sought and allowable in this case.

Cc: Ann Thorn Sara

From:

RichardsonMC, Laura

Sent:

Friday, May 23, 2008 10:49 PM

To:

'Thorn, Ann'

Cc:

Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)

Subject:

RE: Consent

Attachments:

LR Auth Consent.jpg

Ann,

Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706

Thank you,

Laura Richardson

----Original Message----

From: Thorn, Ann [mailto:ann.thorn@wamu.net]

Sent: Thursday, May 22, 2008 3:01 PM

To: RichardsonMC, Laura Cc: Woodcock, Wendy A.

Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886

For Internal Use Only

From:

Thorn, Ann [ann.thorn@wamu.net]

Sent:

Thursday, May 22, 2008 6:01 PM RichardsonMC, Laura

To: Cc:

Woodcock, Wendy A.

Subject:

Attachments:

Consent ______bdf; Consent.doc

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Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

From:

Cooks, Shirley

Sent:

Tuesday, May 05, 2009 2:24 PM

To:

RichardsonMC, Laura

May 5, 2009

To:

Speaker Nancy Pelosi

Majority Leader Steny Hoyer Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re:

LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucus, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

"It is well known that California has born the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious "supermarket journalism" coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said."

To summarize, the article today rehashed old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve

From:

Sent:

RichardsonMC, Laura Tuesday, May 05, 2009 12:36 PM Cooks, Shirley Come see me after you read

To:

Subject:



Itr re house quote.doc

To: Speaker Nancy Pelosi

Majority Leader Steny Hoyer Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

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I regret spending time on this issue; however, I want you to have the <u>accurate</u> information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.

As the Committee is aware, referenced in the letter submitted on ______, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

VERSION 3

STATEMENT OF CONGRESSWOMAN LAURA RICHARDSON

The story that was published in the Capitol Weekly regarding residential property that I own in Sacramento contained factual errors, such as:

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for Calif Lt. Gov. Cuz Bustamante, a member of the California State Legislature and, now a member of Congress. All of this transitioning in and out of these public positions impacted the timeliness of my income and the amount of my personal debt.

The residential property in Sacramento, California is not in foreclosure. Subsequently, I worked with my lender to complete a loan modification plan which renegotiated the terms of the agreement with no special provisions. I fully intend to fulfill all financial obligations to the property.

In reference to the two votes cited in the Weekly, I did not recuse myself from the votes. Rather, I was absent from Washington due to the death of my father, and his subsequent funeral.

I remain committed to addressing the problems of homeownership and foreclosures of the people of the 37th Congressional District and the country. My problems are a reflection of what many Americans are going through as they fight to keep their homes, remain economically stable, and manage these challenging economic times. As a single w

I fully intend to fulfill my financial obligations.

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 8:34 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

http://www.lbreport.com/news/may08/richhom3.htm

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

http://www.lbreport.com/news/may08/richhom4.htm

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

http://www.lbreport.com/news/aug08/richhau2.htm

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437₁

LR0569

From:

Michael Eagle

Sent:

Friday, June 12, 2009 10:05 PM

To:

RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

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So, he and his neighbors made it their responsibility.

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Michael J. Eagle

From:

RichardsonMC, Laura

Sent: To: Saturday, June 13, 2009 12:11 PM 'michaeljeagle

Re

Oh and the head of the news desk for the latimes gottliebs boss

Subject:

From: Michael Eagle

To: RichardsonMC, Laura Sent: Fri Jun 12 22:04:46 2009

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Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

Michael J. Eagle

From:

RichardsonMC, Laura

Sent: To: Saturday, June 13, 2009 12:10 PM

Subject:

'michaeljeagle

On monday please get a contact of the supervisor of cbs.

From: Michael Eagle

To: RichardsonMC, Laura Sent: Fri Jun 12 22:04:46 2009

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson	declined	comment,	according	to	The	Times.

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Michael J. Eagle

From: Sent: MJT Television

Sent:

Friday, November 07, 2008 6:07 AM

To: Subject: RichardsonMC, Laura; laurarichardsorL

Calif. congresswoman: I'm up-to-date on home loans - AP

Calif. congresswoman: I'm up-to-date on home loans

5 days ago

LONG BEACH, Calif. (AP) — A California congresswoman whose house temporarily went into foreclosure has paid up the delinquent home loans, she said Friday.

"Everything is currently in order and has been resolved," U.S. Rep. Laura Richardson told the Long Beach Press-Telegram, which also had reported that she held the highest lease for a government car in the House of Representatives.

Richardson, who is running for re-election Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May but reversed the sale after Richardson complained she hadn't received proper notice.

The Democrat said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

She also said she modified loans for her two other homes in Long Beach and San Pedro without a reduction in interest or principal, and that she is current on the payments for a leased apartment in Washington, D.C.

She also said she lowered the lease on her government car from \$1,299 a month to \$774.

She said she takes responsibility for "personal mistakes."

Richardson's ambitious one-year ascent from City Council to state Assembly to Congress gained national attention when the house was sold in foreclosure, followed by news that she had multiple defaults on her other homes.

Five of those defaults occurred when she used \$177,500 of her own money to finance her political career.

Richardson represents the 37th Congressional District, which includes parts of south central Los Angeles, Carson, Compton and most of Long Beach.

Information from: Press-Telegram, http://www.presstelegram.com

From:

mittelevision[__

Sent:

To:

Saturday, November 01, 2008 8:50 PM Parker, Kimberly; matt.chiklle

Subject:

San Jose Mercury News - AP Story (extended).

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased

apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774. Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, http://www.presstelegram.com

From:

mjttelevision []

Sent:

Saturday, November 01, 2008 8:25 PM

To:

RichardsonMC, Laura

Subject:

San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them

on the map!

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The Associated Press

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Information from: Press-Telegram, http://www.presstelegram.com

As the Committee is aware, referenced in the letter submitted on ______, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

From:

RichardsonMC, Laura

Sent:

Friday, May 23, 2008 10:49 PM

To:

'Thorn, Ann'

Cc:

Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)

Subject:

RE: Consent

Attachments:

LR Auth Consent.jpg

Ann,

Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706

Thank you,

Laura Richardson

----Original Message----

From: Thorn, Ann [mailto:ann.thorn@wamu.net]

Sent: Thursday, May 22, 2008 3:01 PM

To: RichardsonMC, Laura Cc: Woodcock, Wendy A.

Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would

Thank you,

appreciate it.

Ann Thorn

Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

From:

Gaugl, Sara C. [sara.gaugl@wamu.net]

Sent:

Thursday, May 22, 2008 9:18 PM

To:

RichardsonMC, Laura

Subject:

WaMu Consent Form Attached

Attachments:

Consent Form.doc

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377

Thank you, Sara Gaugl

<<Consent Form.doc>>

Sara Gaugl Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101 sara.gaugl@wamu.net

From: Sent:

Thorn, Ann [ann.thorn@wamu.net] Thursday, May 22, 2008 6:01 PM

To: Cc: RichardsonMC, Laura Woodcock, Wendy A.

Subject:

Attachments:

Consent _____ pdf; Consent.doc

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Thank you,

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Ann Thorn, FVP Washington Mutual National Asset Recovery Manager 904-886-

For Internal Use Only

LAURA RICHARDSON

717 East Vernon Street Long Beach, California 90806 C- (562) 706- or W- (202) 225-7924

This letter authorizes Washington Mutual, on behalf, to confirm that I do currently have a mortgage loan (loan behalf) that was reinstated through a repayment plan for the residential property listed below:

3622 W. Curtiss Drive Sacramento, California

Should there be any further questions or authorization needed please do not hesitate to contact me directly either on my cell at (562) 706 or my Chief of Staff Kimberly Parker can reach me at work (202) 225-7924.

Thank you in advance for all of your assistance with this matter.

Sincerely,

Laura Richardson

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 8:34 PM

To:

RichardsonMC, Laura

Cc: Subject: Cooks, Shirley LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

http://www.lbreport.com/news/may08/richhom3.htm

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch http://www.lbreport.com/news/may08/richhom4.htm

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

http://www.lbreport.com/news/aug08/richhau2.htm

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437₁/

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 7:36 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley

Subject:

RE: LB Post articles about the member for the member

Got ya'

I'll start looking there as well

From: RichardsonMC, Laura

Sent: Tuesday, September 29, 2009 4:34 PM

To: Rogers, Henry Cc: Cooks, Shirley

Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 7:34 PM

To: RichardsonMC, Laura

Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura

Sent: Tuesday, September 29, 2009 4:32 PM

To: Cooks, Shirley; Richardson, Laura; Rogers, Henry

Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley

Sent: Tuesday, September 29, 2009 7:26 PM **To:** Richardson, Laura; RichardsonMC, Laura

Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 2:07 PM

To: Billington, Jeffrey; Cooks, Shirley

Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

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Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by <u>Keith Higginbotham</u> | http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board

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Cloudy Outlook For Port Container Trade

by Nancy Pfeffer http://www.lbpost.com/nancy/6346

LB Airport To Receive \$4.3 Million For Improvements

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LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

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Breakwater Plans Have A Long Way To Go

by Ryan ZumMallen http://www.lbpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson

by Ryan ZumMallen http://www.lbpost.com/ryan/5903

2

LR0586

Congressmember Richardson Weighs In On Skate Park Issue

by Ryan ZumMallen http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office

by Ryan ZumMallen http://www.lbpost.com/ryan/1997

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by Ryan ZumMallen http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today

by Ryan ZumMallen http://www.lbpost.com/ryan/767

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogersi PH: (562) 436

FX: (562) 437;

From:

Rogers, Henry

Sent:

Tuesday, September 29, 2009 7:34 PM

To:

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Subject:

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers PH: (562) 436

FX: (562) 437-

From:

Cooks, Shirley

Sent: To: Tuesday, September 29, 2009 7:26 PM Richardson, Laura; RichardsonMC, Laura

Subject:

FW: LB Post articles about the member for the member

From: Rogers, Henry

Sent: Tuesday, September 29, 2009 2:07 PM

To: Billington, Jeffrey; Cooks, Shirley

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogerd
PH: (562) 436
FX: (562) 437

From:

Marisela Sanchez

Sent:

Monday, September 21, 2009 6:05 PM

To: Subject: RichardsonMC, Laura State Farm Insurance

Attachments:

Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioip.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

<<Szvrjc7k.tif>> <<Szvrhp59.tif>> <<Szvri19g.tif>> <<Szvricxl.tif>> <<Szvrioip.tif>> <<Szvrj0c1.tif>>

A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

From:

Chiller, Matt

Sent:

Thursday, October 30, 2008 12:24 PM RichardsonMC, Laura

To:

Subject:

Personal Financial Recovery



Press Telegram -Personal Fina...

Matthew Chiller Deputy Chief of Staff
Congresswoman Laura Richardson
2233 Rayburn House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home Laura's Homeowner Residence

Loan Modification in February 08'

No reduced principal No reduced interest Current Status

-Washington Apartment Laura's Rental Residence

Rental Agreement for one full year

Current Status

-San Pedro Home Laura's Mother Residence

Loan Modification in February 08'

No reduced principal No reduced interest rates

Current Status

-Sacramento Home Listing as Available Rental or Sale

Loan Modification in February 08' Re-issued Loan Modification Sept.08

No reduced principal No reduced interest rates

Current Status

LAURA'S PERSONAL FINANCIAL PROCESS

- -Conducting Personal Financial Audit by Accountants
- -Direct Deposit Payroll Checks to Accountant
- -All Bills Paid Directly by Accountant
- -Contracting with Property Managers at all Residential Properties

From:

Chiller, Matt

Sent:

Thursday, October 16, 2008 10:42 AM

To:

RichardsonMC, Laura

Subject:

with edits



ways and means.ppt

From: RichardsonMC, Laura

Sent: Thursday, October 16, 2008 10:32 AM

To: Parker, Kimberly; Chiller, Matt **Subject:** PLEASE REVIEW NOW

Importance: High

<< File: ways and means.ppt >>

Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crisis' of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecendented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (jursidictional matters relating to alcohol, tobacco and gaming) and Human Services Committee.

Currently, I serve on the Transportation and Infrastructure and Science and Technology Committees where I recently sponsored legislation (H.R. 7002 and H.R. 7126) to protect the flow of goods through our nation's ports, develop a new revenue stream to fund our goods movement highways and strengthening consumer rights and properties when faced with foreclosure.

With the untimely passing of our colleague, Stephanie Tubbs Jones, the Ways and Means Committee has lost the only female member of the Congressional Black Caucus. I am sure that you believe, as I do, that the unique perspective that she represented to the national debate should be continued on the Committee. I know that I can serve to meet that endeavor, which is why I am seeking your support for a seat on the Ways and Means Committee. I would be honored to have your support.

Respectfully Submitted, By Your Lieutenant,

II LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home Laura's Homeowner Residence

Loan Modification in February 08'

No reduced principal No reduced interest

Current Status

-Washington Apartment Laura's Rental Residence

Rental Agreement for one full year

Current Status

-San Pedro Home Laura's Mother Residence

Loan Modification in February 08'

No reduced principal

No reduced interest rates

Current Status

-Sacramento Home Listing as Available Rental or Sale

Loan Modification in February 08'

Re-issued Loan Modification Sept.08

No reduced principal

No reduced interest rates

Current Status

III LAURA'S PERSONAL FINANCIAL PROCESS -Conducting personal financial audit by accountants -Direct Deposit Payroll Checks to Accountant -All Bills Paid Directly by Accountant -Contracting with Property Managers at all residential properties

I BACKGROUND

14 Years of Fortune 40 Business Experience

Served Local, State and Federal

Masters in Business Administration

Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.

Region 2 (2) Northern Ca., HI, AS, GU & AK)

Region 3 (3) MI, MN, WI, IA, ND, SD & NE

Region 4 (1) IL, IN, MO, KS & OK

Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT &WY

Region 6 (1) TX

Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC

Region 9 (2) NJ, MD, VA, WV, DC & DE

Region 10 (1) PA, OH & KY

Region 11 (3) NY

Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

*100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE OR FEDERAL LEVEL

*100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT

NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES

* 99% VOTED IN SUPPORT WITH CHAIRMAN

IV	IN	PROGRESS	
22 <u>-</u> 9 1			

V RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee

Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, Cal-WORKs, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee

-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee

I CONGRESSIONAL BLACK CAUCUS (In Progress)

- -G. K. Butterfield
- -Elijah Cummings
- -Danny Davis
- -Andre Carson
- -Emanuel Cleaver
- -Artur Davis
- -Al Green
- -Jesse Jackson, Jr.
- -Barbara Lee
- -John Lewis
- -Gregory Meeks
- -David Scott
- -Bennie Thompson
- -Edolphus Towns
- -Maxine Waters
- -Diane Watson

After only one short week, over 40% support!

My goal is to achieve over 65% prior to our return!

I SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY MAJOR VOTE (Effective Start Date Sept. 4, 2007)

-H.R. 895	The Independent Ethics Office
-H.R. 3693	SCHIP
-H.R. 3773	FISA
-H.R. 6	The Energy Bill
-H.R. 3685	The Employment Non-Discrimination Ac
-H.R. 4156	Iraq Redeployment
	Democratic Budget Resolution
-H.R. 799	Table Motions to Impeach Cheney
-H.R. 3997	Emergency Economic Stabilization

II ATTENDANCE

- -94% Voting Record
- -99% Committee Mark-up's
- -93% Committee Attendance
- -95% Democratic Caucus Meetings
- -95% Democratic Whip Meetings

III DUES

- 75% Dues Paid
- -100% Projected by November 1, 2008

I LOCAL LEGISLATIVE EXPERTISE

- -Served in the second largest city in the largest County in the United States
- -Unique Local Jurisdiction
 - -Health Department
 - -Port (Largest trade region in the United States)
 - -Airport
 - -Water Department

-Fiscal Responsibility

After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

Adopted Fiscal Policies

- -Founded and Chaired the Budget Oversight Committee
- -Initiated a 1,000+ Fee Study Analysis where fee's were reduced or increased to reflect the true operating cost
- -Drove decision making to support a four year plan eliminating the 20 year structural deficit
- -Research and Implemented the utilization of borrowing projected CDBG revenue to fund \$50 million dollars of major redevelopment in underserved communities
- Additional Major Accomplishments
 - -Opening the first bank since the 1990 riots
 - Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate

II STATE LEGISLATIVE EXPERTISE

- -Assistant Speaker Pro Tem Leadership Position
- -Contributed over 100% of dues to the Caucus and the Democratic Party
- -In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
- -Examples of Specific authored and Signed Legislation

AB1199 Medical / Tax Fraud

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing "seize and freeze" provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

AB 1575 Vehicle Liens

This bill updates statutory lien amounts set in the 1980's for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.

III FEDERAL LEGISLATIVE EXPERTISE

-Introduced 12 pieces of Legislation

Making Opportunities Via Efficient and More Effective National Transportation Act Housing Opportunities Made Effective (HOME) Act

Authorize Federal Grants for Infrastructure Improvements to Fire First Responders
Legislation to prohibit discrimination in Federal assisted health care services and research
Amend the U.S. Fire Administration Reauthorization Act to include training courses
incorporating seaports

Amend the Beach Protection Act

Amend the 21st Century Green High Performing Public School Facilities Act to allow funding for Green Roofs

Designate a portion of State Highway 91 after the late Congresswoman Juanitia M.McDonald

Recognizing the 100th Anniversary of the Port of Los Angeles

Congratulating the University of California, Los Angeles Men's Basketball Team

Honoring the 110th Anniversary of the Declaration of Independence of the Philippines

Honoring the 110th Anniversary of the Incorporation of the City of Carson

-Conducted National Field Hearing Evaluating the proposal of a "National Container Fee"

-Appropriations

2007 6.8 million (More than predecessor for the last 2 yrs)

2008 8.0 million (Plus 6 Pending spending bills)

As noted in *The Hill* newspaper, "Rep. Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker ,according to *The Hill's* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process, "Richardson said."

From:

Lee, Tim

Sent:

Thursday, October 29, 2009 8:45 PM

To:

RichardsonMC, Laura

Cc:

Cooks, Shirley; Marcus, Jeremy; Boyd, Eric LB POST ARTICLE - ETHICS PANEL

Subject: Attachments:

Doc1.docx

Here's the LB Post item that ran this afternoon.

TL

Richardson Case Sent To House Ethics Committee

by Ryan ZumMallen | Long Beach News | 10.29.09 |

Text Size:

Late last night, Washington, D.C. based newspaper POLITICO reported according to "sources" that the Office of Congressional Ethics (OCE) has referred Long Beach-area Congresswoman Laura Richardson's ethics case to the House Ethics Committee. If her case moves forward, the House Ethics Committee will be "required to announce within days whether it's going to pursue a full investigation."

According to POLITICO:

"Richardson's case revolves around her home in Sacramento, which she lost to foreclosure and which then was sold to a third party and later regained by Richardson. Investigators for the OCE—an independent commission tasked with recommending cases to the ethics committee—looked



into the foreclosure issue and whether neighbors who cleaned up Richardson's blighted yard made an improper gift to the congresswoman by mowing the lawn and gardening.

The ethics office dismissed part of the case but forwarded parts of it to the committee, sources said.

Jeff Billington, Richardson's spokesman, declined to comment on the case until the ethics committee decides whether to move ahead with an investigation."

<u>Click here</u> to read the story. (This links directly to Politico article)

More to come...

FROM LB POST

Dorothy R. Smith, Inc. 1919 21st Street, Suite 204 Sacramento, CA 95811 Phone 916 451 Fax 916 457

Fax Cover Sheet

Date: 11-16-09
This fax is directed to: dlapha Austin
Fax number. 5/92 437 Number of pages (inc. cover):
Message: Nalphn - got these hells
- Canyo
Lang around \$ 1424 after
the checks wrote in Nov
- Miluding 5500 to Falls
Please helpmen
- A
Fax message sent by: Norathy

If you have any trouble with this fax transmission, please call the telephone number on this letterhead.

Thank you.

LR0611



PLEASE PAY THIS AMOUNT
TERMS: DUE UPON RECEIPT OF INVOICE 8 Common w 8 8 8 11-9.09 1 downst g 2 AMOUNT 9 255 25.00 E Carles Parke Or ORDER TAKEN BY 27689 RATE Richardson Shower 85 8 not water. 100 Thank you! pacition. 8.8 Estimate TOTAL MATERIAL overtion "Tub stap" work work Lock TOTAL LABOR rold water bath side's NYOICE DETAIL Int water, Removed Aselvi Listh 11-11-09 308 HAVE COCATON DESCRIPTION OF MOS a. Ubstairs Adback India de: 883-CEO Beech. Š drawin Mashe Cartel 5.7 8 2753 Crosby Way, Sociamento, CA 95815 50 (916) 641-0886 • Fac: (916) 641-0889 From 8.5 800 Z Residential / Commercial Ucerus No. C36-364201 Bath Tub-Jah Lib staics tub-no 200 dis. WORKMAN Termour Catalog Damstales MATURE 5 1447 1 DATE ĕ PAINTS WARRANTY
All parts as recorded are warsanted as per manufactures specifications. LABOR GUARANTY
The labor charge as recorded serviced as noted, is guaranteed for a period of 30 days. We do not, of course, guaranty if repairs later become necessary kue to other defective parts, they here relative to the equipment other parts than those we install PRICE AMOUNT will be charged separately. OUR TRAINED PERSONNEL SUGGEST THE FOLLOWING IMPROVEMENTS: M83CS011085 8478 OŢ,

Dorothy R. Smith, Inc. Real Estate Brokerage

Property Management

Dicherdeon

vember 15, 2009		Re: 3	622 West	Curtis Park D
	Statement of Income and Disbursements			
i	October 1 - October 31, 2009	1	1	
3	Trust Account Balance - September 30, 2009	i		2,213.69
	Rental Income:	1		
	Transmissions.	\$	_	
i	boardo.			
1	Disbursements:	1		
	Chimney Inspection & Cleaning	\$	134.50	
	Repairs (You have copies of the invoices, including Blin	nds)	855.36	
	Screens Fabricated & Installed Property Management Fee Sept		388.04	
4	rroperty management res . Sep	tember	100.00	
		1 1	1,477.90	
	Income over Disbursements			735.79
- 1	Trust Account Balance - October 31, 2009		I.	735.7
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1919 21st Street, Suite 204 • Sacramento, California 95811 • (916) 451-0226 • Fax (916) 457-0119

P.O: Box 1591 Dixon, CA 95620

DATE	INVOICE#
11/13/2009	

BILL TO	
Dorothy R. Smith	
1919 21st St. # 204	
Sacramento, CA 95814	

P.O. NO. LOCATION 3622 W. Curtis Dr.

.QTY.	DESCRIPTION	RATE	SERVICED	AMOUNT
2	H [2] (2) 사용의 2 [4] (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	100.00	10/7/2009-	200.00
TO SECOND THE CONTROL OF		8.75%		0.00
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		£ 3.		
	And the second s		TAL	\$400.0

Due upon reciept. Office 916-684-1221, Fax 916-684-3671, Cell 916-847, Contractors License #

Marty's Home Repair

Phone#505

Martin Heckeroth 132-44th Street Sac, CA 95819-2106

Service Invoice

Date: 11/9/09

Job Location- 3622 W. Curtis Pk. Dr.

Billing- Dorothy Smith, 1919 21St, Suite 204 Sac. CA 95814

Service Performed-Got keys, let in electrician, repaired pop up valve in upstair bathroom, bought supplies, switched supply lines to up stairs bathroom sinks so that both sinks have hot and cold water (left sink had not water coming out of both faucets and right sink had only cold water coming out of both faucets!), up stairs bath tub has only cold water - down stairs bath tub won't hold water (for baths) consulted with Dorothy she will call plumber, turned up W/H thermostat, caulked around kitchen sink (water was leaking under edges of sink and down into cabinet below.

Materials - supply line

Cost of Materials- \$9.98

Labor-

\$101.25

Amount due upon receipt-

Total-

\$111.23

Make checks out to; Martin Heckeroth

Thanks for your business. Call me anytime Electrical- Plumbing- Carpentry- Painting- Etc. No Job is too small

SACRAMENTO PROPERTY					
3622 W. Curtis Park Drive					
Sacramento, Ca. 95818	- Comment of the comm				
INCOMING REVENUE				-	
	SOURCE	AMOUNT			
	Deposit	\$1,800.00			
	Capital Repair Acct	\$600.00			
	November 09' Rent	\$1,850.00			
	*(CLR Paid Mielcasz Deposit Directly)	(\$1,000.00)			
	Current Total To Date 111009	\$4,250.00			
	VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
	Dorothy Smith Inc. Rental Fee	\$925.00	\$308.33	\$308.33	
	Dorothy Smith Inc. Mgmt Fee - Oct	\$100.00	\$33.33	\$33.33	\$33.34
	Dorothy Smith Inc. Mgmt Fee - Nov	\$100.00	\$33.33	\$33.33	\$33.34
	Jose Mendoza Gardner - Sept.	\$50.00	\$50.00		
	Jose Mendoza Gardner - Oct	\$50.00	\$50.00		
	Jose Mendoza Gardner - Nov	\$50.00	\$50.00		
	Marty's Home Repair (Plumbing/Patio Door)	\$152.56	\$152.56		-
	Marty's Home Repair (Reset Sprinkler/Door Bell)	\$33.75	\$33.75		
	Marty's Home Repair (Blinds/Door Chime)			\$444.66	
	Marty's Home Repair (Stair Rail/Smoke Alarms/Attic)	\$161.90	\$161.90		
	Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys)	\$143.14	\$143.14		
	Marty's Home Repair (Cleaning?)	\$135.00		\$73.09	\$61.91
	Marty's Home Repair (Door Chime)	\$33.75	\$33.75		
	Marty's Home Repair (Keys/Install Range/Repair Walls)	\$215.05			\$215.05
	Marty's Home Repair (Keys/Doors/AC Vents)	\$233.45			\$233.45
	Total Due Marty \$1,553.26 pay 50% 11/11 & 50% 12/1				
1	VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
	Mielcasz & Associates (Furnace)	\$2,350.00	clr paid \$1,000	\$675.00	\$675.00
1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Mielcasz & Associates (Water Heater)	\$1,245.72	\$415.24	\$415.24	

Martinez & Sons Glass (Screens)	\$388.04	\$388.04		
 Chim Chimney (Inspection)	\$134.50	\$134.50		
Suggested Payment Schedule			PYMT 12/03/09	PYMT 01/03/10
 Payment Due 11/11/09		\$1,987.87		
Payment Due 12/02/09			\$1,982.98	
Payment Due 1/03/10				\$1,975.67
Payment to L. Richardson		PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
Payment Due 11/11/09		\$700.00		
 Payment Due 12/02/09			\$700.00	
 Payment Due 1/03/10				\$603.48
Balance in the Account		PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
 11/11/09 (\$4,250 - \$1,987.87 - \$700.00)		\$1,562.13		
\$1,562.13 12/02/09 (\$1,562.12 + \$1,850.00 - \$1,982.98 - \$700.00)			\$729.15	
\$729.15				
 1/3/2010 (\$729.15 + \$1,850.00 - \$1,975.67 - \$603.48)				\$603.48

RichardsonMC, Laura

From: Simpson, Stan

Sent: Tuesday, April 21, 2009 2:32 PM

To: RichardsonMC, Laura

Subject: Your Financial Disclosure Reports

Congresswoman Richardson:

I am forwarding your complete set of financial disclosure statements, including amendments, as you requested.

Please feel free to call me with any questions.

Stan Simpson
Counsel
Committee on Standards of Official Conduct
U.S. House of Representatives
Washington, DC 20515
Phone: (202)226

Fax: (202)225-3713 www.ethics.house.gov









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UNITED STATES HOUSE OF REPRESENTATIVES	Form A	
2008 FINANCIAL DISCLOSURE STATEMENT	For use by Members, officers, and employees	HAND DELIVERED
-For 2007 Calendar Year Reporting Period		
		THE RECOURCE CENTER
10 0		
LAURA RICHARDSON	202-335-7934 (Daytime Telephone)	2008 JUH 27 AM 10: 34
(run vanie)	(Daytime Telephone)	(Office use only) VES MC
Filer Status Member of the U.S. State: CALLORNIA Office Status		A \$200 penalty shall be assessed
Status House of Representatives District: Emplo Report Type Annual (May 15) Amendment	Termination Date:	against anyone who files more than 30 days late.
PRELIMINARY INFORMATION — ANSWER EACH OF THE	SE QUESTIONS	
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period?	VI. Did you, your spouse, or a dependent child	anastina anas
If yes, complete and attach Schedule I.	reportable gift in the reporting period (i.e., agg than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	regating more Yes No No
If. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the	VII. Did you, your spouse, or a dependent child	20.000.00 10.000.00 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000
reporting period? If yes, complete and attach Schedule II.	period (worth more than \$305 from one source If yes, complete and attach Schedule VII.	n the reporting Yes No No
III. Did you, your spouse, or a dependent child receive "uneamed"	VIII. Did you hold any reportable positions on o	
income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes No No
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding	IX. Did you have any reportable agreement or an outside entity?	
or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	If yes, complete and attach Schedule IX.	Yes No L
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period?	Each question in this part	
liability (more than \$10,000) during the reporting period? Yes No Yes No If yes, complete and attach Schedule V.	appropriate schedule attache	ed for each "Yes" response.
EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFOR	RMATION — ANSWER EACH O	F THESE QUESTIONS
TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standard be disclosed. Have you excluded from this report details of such a trust benefiting you, your	ds of Official Conduct and certain other "excepted	trusis" need not Yes No X
	<u> </u>	child because
EXEMPTION —Have you excluded from this report any other assets, "unearned" income, tra they meet all three tests for exemption?	insactions, of liabilities of a spouse of dependent	Yes No

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below. Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act. Туре Amount Source Approved Teaching Fee \$6,000 Keene State Legislative Pension \$9,000 State of Maryland Examples: Spouse Speech Civil War Roundtable (Oct. 2nd) \$1,000 Spouse Salary NA Ontario County Board of Education SALARY State of California, State assembly STATE OF CALIFORNIA, STATE ASSEMBLY AQ 000 PER DIEM

For payments to charity in lieu of honoraria, use Schedule II.

UNITED STATES HOUSE OF REPRESENTATIVES 2008 FINANCIAL DISCLOSURE STATEMENT For 2007 Calendar Year Reporting Period	Form A For use by Members, officers, and employees	HAND DELIVERE					
LAURA RICHARDSON (Full Name)		202-335-7934 (Daytime Telephone)	ne 2008.	JUN 13 AM	11: 16		
Filer Status Member of the U.S. House of Representatives District Annual (May 15) Member of the U.S. State: Automai Annual (May 15) Amendment	Officer Emplo		A \$200 penal against anyon 30 days late.				
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. III. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II. III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period?	No No No	VI. Did you, your spouse, or a dependent child reportable gift in the reporting period (i.e., ago than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI. VII. Did you, your spouse, or a dependent child reportable travel or reimbursements for travel period (worth more than \$305 from one source if yes, complete and attach Schedule VII. VIII. Did you hold any reportable positions on of filling in the current calendar year?	d receive any in the reporting e)?	Yes Yes	No X		
If yes, complete and attach Schedule III. IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV. V. Did you, your spouse, or a dependent child have any reportable	N∘ 🄀	If yes, complete and attach Schedule VIII. IX. Did you have any reportable agreement or an outside entity? If yes, complete and attach Schedule IX. Each question in this part		Yes X	No 🗌		
It yes, complete and attach Schedule V. EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from this report details of such that the disclosed Have you excluded from the reporting period?	e on standard	appropriate schedule attach RMATION — ANSWER EACH Code of Official Conduct and certain other "excepted attach code of the cod	ed for each " FTHESE Q	'Yes" resp	onse.		
be disclosed. Have you excluded from this report details of such a trust benefiting EXEMPTION —Have you excluded from this report any other assets, "unearned they meet all three tests for exemption?			child because	Yes	No X		

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

Name LAURA RICHARDSON Page Z of 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totalling \$200 or more during the current year to the filing date *and*, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source (include date of receipt for honoraria)		Туре	Amount					
	Courte (illebus date of receipt for florioteria)	Type	Current Year to Filing	Preceding Year				
	XYZ Corporation, Houston, Texas	Salary	\$6,300	\$28,450				
Examples:	First Bank & Trust, Houston, Texas	Director's Fee	\$400	\$3,200				
	XYZ Trade Association, Chicago, IL (Rec'd 12-2-00)	Honorarium	0	\$1,000				
	Harris County, Texas, Public Schools	Spouse Salary	NA.	NA NA				
STATE	OF CAUFORNIA, STATE ASSEMBLY 12/01-167	SALARY	\$ 113,000	N/A				
	OF CALIFORNIA, STATE ASSEMBLY 12/04/40	PER DIEM	20,000	N/A				
CITY	OF LONG BEACH CITY COUNCIL 7/00-11/06	SALARY	N/A	428,000				
STATE	LOF CAUFORNIA, DIRECTOR (LEGMATINE)	SALARY	NA	\$80,000				
				2017				

2008 FINANCIAL DISCLOSURE STATEMENT For 2007 Calendar Year Reporting Period	Form A For use by Members, officers, and employees HAND DELIVERED TOVE RESOURCE CENTER
LAURA RICHARDSON (Full Name)	562-706 (Daytime Telephone) NO (Office Use Only)
A4-4 11 V	Officer or Employing Office: A \$200 penalty shall be assessed against anyone who files more than 30 days late.
PRELIMINARY INFORMATION — ANSWER EACH OF T	HESE QUESTIONS VI. Did you, your spouse, or a dependent child receive any
fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. No	reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.
III. Did you, your spouse, or a dependent child receive "unearned" thoome of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule (X. Yes No
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? Yes No	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.
EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST IN	FORMATION ANSWER EACH OF THESE QUESTIONS
TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on sta be disclosed. Have you excluded from this report details of such a trust benefiting you,	ndards of Official Conduct and certain other "excepted trusts" need not your spouse, or dependent child?
EXEMPTION —Have you excluded from this report any other assets, "unearned" income they meet all three tests for exemption?	ne, transactions, or liabilities of a spouse or dependent child because Yes No

Acet	Kehor Thorrational Between	Xeroa Retroment Account	Yesus Savingo Plan	Nationale Pathiment			SP. SP Mega Corp. Stock	reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet. Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse; child, parent, or sibling; any deposits totalling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.	Asset and/or income Source Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other asset or sources of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not use ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) that are self directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments), provide the value and income information on
×		×	×	×	×	Indefinite	×	None > \$1 - \$1,000	Value of Asset Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."
×		×	×	×	×	Royalties	×	Over \$50,000,000 NONE DIVIDENDS RENT INTEREST CAPITAL GAINS EXCEPTED/BLIND TRUST Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Type of Income Of Check all columns that apply. For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA." For all other assets <i>Including all IRAs</i> , indicate the type of income by checking the appropriate box below. Dividends and interest, even if reintested, should be listed as income. Check "None" if asset did not generate any income during calendar year.
×		×	×	X	×	×	×	None - \$1 - \$200 = \$201 - \$1,000 ≡ \$1,001 - \$2,500 ⋜ \$2,501 - \$5,000 <	Amount of Income For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for income. For all other assets, including all IfAs, indicate the category of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income. Check "None" if no income was received.
							S (partial)	portion of an asset is sold, please indicate as follows: (S) (partial) See below for example. P. S. E	

For additional assets and unearned income, use next page.

SCHEDULE V- LIABILITIES

Name LAURA RICHARDSON

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

							Am	ount c	f Liab	ility			
SP, DC, JT		Creditor	Type of Liability	\$1,001- \$15,000	\$15,001- \$50,000	\$50,001- \$100,000	\$100,001- \$250,000	\$250,001-	\$500,001- \$1,000,000	\$1,000,001- \$5,000,000	\$5,000,001-	\$25,000,001-	S50,000,000 X
	Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				×						
		N/A		-				_	_				
				 									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than \$305 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$122 or less need not be added towards the \$305 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$325
NONE		

LR0626

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than \$305 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	City of Departure—Destination— City of Return	Lodging? (Y/N	Food? (Y/N	Was a Family Member Included? (Y/N)	Number of days not at sponsor's expense
Examples:	Chicago Chamber of Commerce Roycroft Corporation	Mar. 2	DC—Chicago—DC	N	N	N	None
- Indiana in the second	Roycroft Corporation	Aug. 6-11	DC-Los Angeles-Cleveland	Y	Υ	Y	2 Days
	NONE						
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Name LAURA RICHARDSON

Page 6 of 6

SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities; and positions solely of an honorary nature.

Position	Name of Organization
N/A-	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	Yelou Corporation	Continuation of Retirement Plan. I
		notonger contribute to the Plan
1/2001	State of Colifornia	Continuation of Retrement Plan. Ino Longer Contribute to the Plan.
	0	Ino Longer confubute to the Plan.
		0

UNITED STATES HOUSE OF REPRESENTATIVE FINANCIAL DISCLOSURE STATEMENT Period Covered: January 1, 2007 - December 31,	1.75-1.3000	For use by	tM B candidates employees		ID DELI\	
LAURA RICHARDSON			3	, c.v.	RESOURCE CE	HTER
	(Full Name)			2008 FEB 2	22 PM 4: 2	25
LONG BRACH, CALIFORNIA	Nairing Address)	Daytime Telephone:	065 21	S. HJUSE CF	REPRESENTAT lice Use Only)	IVES
Filer Status Candidate for the House of Representatives New officer or employee Employing	Date Elect	of JUNE 16,2007 tion: ANGUST 21,200	Check if Amendment	A \$200 penal against anyb than 30 days	ody who fil	issessed es more
In all sections, please type or print clearly in black lnk. PRELIMINARY INFORMATION — ANSWI	ER EACH OF THE	SE QUESTIONS	S			
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes No		eportable positions on or calendar year or in the pri attach Schedule IV.		Yes 🔀	No
II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule II.	Yes No	V. Did you have any rewith an outside entity? If yes, complete and	eportable agreement or a attach Schedule V.	rrangement	Yes	No⊠
III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III.	Yes No 🔀			\$5,000 from	Yes	No⊠
Each question in this part must be	e answered and the	appropriate sche	dule attached for	each "Yes" res	sponse.	
EXCLUSION OF SPOUSE, DEPENDENT,	OR TRUST INFO	RMATION — AN	ISWER EACH (OF THESE Q	UESTION	s
TRUSTS—Details regarding "Qualified Blind Trusts" approve need not be disclosed. Have you excluded from this report d page 8.)	d by the Committee on Sta etails of such a trust bene-	andards of Official Conditions of the conditions and conditions of the conditions of	duct and certain other or a dependent child?	excepted trusts" (See Instructions,	Yes 🗌	No 🛛
EXEMPTION —Have you excluded from this report any other because they meet all three tests for exemption?	er assets, "unearned" incor	me, transactions, or liab	ilities of a spouse or d	ependent child	Yes	No 🔀
CERTIFICATION - THIS DOCUMENT MU	ST BE SIGNED E	BY THE REPOR	TING INDIVIDU	AL AND DAT	ED	
This Financial Disclosure Statement is required by the Ethics application and will be reviewed by the Committee on Standa willfully fails to file this report may be subject to civil penalties	ards of Official Conduct or	its designee. Any indivi	dual who knowingly an	d willfully falsifies.	g person upon or who knowin	written gly and
Certification	Signature of Reporting Individual	11		Date (Mon	th, Day, Year)	
I CERTIFY that the statements I have made on this form and all attached schedules are true, complete and correct to the best of my knowledge and belief.	Janua Ba	his		FER	seumey 1	5,2008

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

Name LAURA RICHARDSON Page Zof 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totaling \$200 or more during the current year to the filling date *and*, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

	Source (include date of receipt for honoraria)	Туре	Amor	unt
	Course (miciale date of receipt for florioraria)	rype	Current Year to Filing	Preceding Year
	XYZ Corporation, Houston, Texas	Salary	\$6,300	\$28,450
Examples:	First Bank & Trust, Houston, Texas	Director's Fee	\$400	\$3,200
Examples.	XYZ Trade Association, Chicago, IL. (Rec'd December 2)	Honorarium	0	\$1,000
	Harris County, Texas Public Schools	Spouse Salary	NA NA	NA NA
STATE	OF CALIFORNIA, STATE ASSEMBLY IZLOUGHT	SALARY	\$113,000	N/A
STATE	OF CALIFORNIA, STATE ASSEMBLY 12/06-8/01	PERDIEM	20,000	ALM
CityOF	CONGBEACH, City Council 7/00-11/06 OF CALIFORNIA, DIRECTOR (LEGISLATIVE) 1/01-1/66	SALARY	N/A	#28,000
STATE	OF CALIFORNIA DIRECTOR (LEGISLATIVE) 1/61-1/60	SALARY	N/A	#28,000 #80,000
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SCHEDULE II — ASSETS AND "UNEARNED" INCOME

Name LAURA RICHARDSON P

Page 3 of 5

BLOCKA	Γ			E	BLO	ск	в				Γ				BLC	OCI	ĸc	Τ									100/	ОС										
Asset and/or Income Source	ı		٧	alu	ie c	of A	sse	et			l		•	Тур	e o	f I	ncome	Amount of Income For retirement plans or accounts that do																				
Identity (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other asset or source of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For a self-directed IRA (i.e., one where you have the power to select the specific investments), provide information on each asset in the account that exceeds the reporting threshold, and the income earned for the account. For an	that spe If a	ou an ecify an a ly b	use fair y the sse eca	a v ma e me t wa	arke etho	ation at word u old a genu	n me valu sed. and erate	etho e, is in	d ot plea nclud	ase ded	0	hec	k a k "l any	II col	lumi e" if	ns the	ome earned. that apply. a asset did not ring the reporting					n y a c D a	ot a ou r sset hec livid s in	low nay is, i kin end corr any	yo wrindi g s, e e. inc	u to ite " cate the ven Che	NA the	for e ca pro einve Non	inc ateg pri- este ne" i	come gory ate ed, s if th	e. F	inces inco ox uld b sset	that stme all of come be lis t did year	ther by ow. sted				
IFIA or retirement plan that is not self-directed, name the institution holding the account and	A	в	cle	E	F	G	н	1	JK	L	Γ			П	Ţ	T	оше)	Τ			Cı	irre	ent	Ye	ar			Τ			Pri	ece	edir	ng	Ye	ar		
provide its value at the end of the reporting period. For an active business that is not											١						E 51	H	I									+	T		T		v v					_
publicly traded, in Block A state the nature of the business and its geographic location. For additional information, see the instruction booklet for the reporting year.		1													1		come or Fa	ľ	1	111	IV	V	VI	VIII	VIII	IX	×	a		"	"		"		VIII	IX	×	XI
Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling \$5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.		\$1 - \$1,000	\$15.001 - \$50.000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$5,000,000	\$5,000,000 - \$50,000,000	Over \$50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTEU/BLIND I RUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Incom	None	\$1-\$200	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	69	\$1,000,001 - \$5,000,000	Nooe	None	\$1-\$200	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$0,000 \$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 \$100,000	\$100,001 - \$1,000,000	\$1,000,001 - \$5,000,000	Over \$5,000,000
SP. SP Mega Corp. Stock	H	-	+	x	+	-	+	+	+	\dagger	X			\forall	+	+		t	-		X			1	1	1	1	t	+	1	x	t	\dagger	t			1	
DC, Examples: Simon & Schuster		1	ndef	inite	9				1	1					1		Royalties	1				X						1					X.	. [-	1			
JT 1st Bank of Paducah, KY accounts WATIONWIDE KETIREMENT	1	+	+	+	×	Н	+	+	+	+	┞	-	X	+	+	+		╀	╀	-	_	X	Н	+	+	+	+	╁	+	+	+	+	4	+	╁	Н	+	-
SOLUTIONS		>	X								X							X										P	4	\perp				L		Ш		
YERN SALLINGS PLAN		T	X					T			k							X	1									\downarrow	X									
XEROX SAUINGS PLAN XEROX CASH BALANCE RETIREMENT ACCOUNT		1		X						I		χ			I				X										1	<		I	I	I				
RETHERMENT ACCOUNT		Þ	<				1			-	X							<u>KIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII</u>			_																	
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Name LAURA RICHARSON

Page 4 of 5

SCHEDULE III - LIABILITIES

Report liabilities of over \$10,000 owed to any one creditor **at any time** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. **Exclude:** Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report **revolving charge accounts** (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

	*******						Am	ount	of Lia	bility			
SP, DC, JT		Creditor	Type of Liability	\$10,001— \$15,000	\$15,001— \$50,000	\$50,001— \$100,000 Q	\$100,001— \$250,000 H	\$250,001— \$500,000	\$500,001— \$1,000,000	\$1,000,0001— \$5,000,000	\$5,000,001—	\$50,000,000	S50,000,000 X
10/24/32	Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main Street, Dover, Del.	55	44	67 67	X	0,0	<i>G</i> , <i>G</i> ,	69.69	0,0	<i>37</i> 47	<u> </u>
		N/K		-						<u> </u>	-		
	-				1	-							
							1						

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization	
N/A	(See Schedule I)	

Use additional sheets if more space is required.

Name LAURA EICHARSON

Page 5 of 5

SCHEDULE V-AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	YEROX CORPORATION	Continuation of Retirement Plan. Ino
		Longer contribute to the Plan
1/2001	STATE OF CALIFORNIA	Continuation of Retrement Plan. I
		NO LONGER CONTRIBUTE TO THE
		PLAN.

SCHEDULE VI-COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

Source (Name and Address)	Brief Description of Duties	
Example: Doe Jones & Smith, Hometown, Homestate	Accounting services	
N/A (SEE Schedule T		
N/A (SEE SCHEDULE!		_
		_
		_

RichardsonMC, Laura

From:

Marisela Sanchez

Sent:

Monday, September 21, 2009 6:05 PM

To: Subject: RichardsonMC, Laura State Farm Insurance

Subject: Attachments:

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Hello Laura.

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

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A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30-4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

STATE FARM LIFE INSURANCE COMPANY

Insured:

LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

Premium Class: State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		Spec	ial Monthly Initial P	remium ———
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
Wa	iver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Earthquake Insurance Application

Effective Date | 1 - 10 - 07

Policy Number Sney

Appl cant information				
Applicant		Telephone N	mbers	
Last Hamor Kirky Con Con	First Name Laura	Middle Initial Home	1. W.	
Co Applicant (if purplicable)	- Caura	Tolonbase N	The Table	
Co-Applicant (if applicable)	First Name	Middle Initial Home	Work	
Street Address of Physical Location of In-	sured Property	Mailing Address (if different)		
Number and Street Address 7 17 7	- VITOLIVIA I UPLT	Number and Street Address		Unit
City / O O State O	A ZIPOLICA County 1	Cky State	ZIP C	ounty
LLUNG IDETICH CI	4 70000 LA			
Companion Policy Information	8			
	Companion Policy Number	Cwelling — Coverage A Limit	Expiration Date (must be	same as CEA policy)
STATE HARM				
Type of Policy	☐ Manufactured Home	F 2 - d 11-11		I Booton
Homeownor D Rental Dwelling	☐ Rental Condo Unit	☐ Condo Unitowners	1	Renters
			- the state of the	
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 1912	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	
Number of Stories		Year Built		2
	Branady Insperted Data		Personal Property	
Construction Type Frame D Other	Property inspected Date	Condo Value	D \$8,000 D \$25,000	
Number of Chimneys	Is there unrepaired prior earthquake damage to the dwelling? Yes No	Choose any combination of one or more of the following options	S75,000 S100,00 There is a \$750 deducti	
Square Footage 1772	If yes, DO NOT BIND and explain in Remarks,	□ Option One	Loss of Use	Coverage D
F. 4.0. T W		Building Property — Coverage A	□ \$1,500 □ \$10,000	
Foundation Type Raised D Slab D Other	is the home reinforced by an earthquake	Real Property — \$25,000	No deductible for	
Roof Type Composition D Tile	resistant bracing system certified by the California Department of Housing and	There is a \$3,750 deducable for this coverage	Remarks	
☐ Wood Shake ☐ Other	Community Development? Li Yes D No	☐ Option Two	san of san	
116.75	If yes, affects a copy of the certificate.	Personal Property — Coverage C	CHDC	
Property Inspected Date	Dwelling — Coverage A		1 11	
Is there unrepaired prior earthquake damage to the dwelling? Yes No		☐ \$5,000 ☐ \$25,000 ☐ \$50,000 ☐ \$75,000	2010 \$316.5€ Check	′ I
If yes, DO NOT BIND and explain in Remarks	Dwelling Limit \$	There is a \$750 deductibe for this coverage.	14 3	11 1011
Dwelling secured to foundation? Yes □ No		<< AND >>	01-008	#131 x
Cripple walls braced with plywood or		Loss of Use — Coverage D	CAMOR	8 0
equivalent?	Deductible 🗆 15% 🗆 10%	□ \$1,500 □ \$10,000 □ \$15,000		
Water heater secured to	Personal Property — Coverage C	No deductible for this coverage.		
building frame? □ Yes □ No	☐ \$5,000 ☐ \$25,000 ☐ \$50,000	Option Three		
Dwelling — Coverage A	□ \$75,000 □ \$100,000	Loss Assessment — Coverage E		
	No deducable for this coverage if Coverage Adeductible is mell. No coverage if Coverage A deductible is not mel.	□ \$25,000* □ \$50,000 □ \$75,000		
Dwelling Limit \$ 350,000	THE SUPERIOR IS SUPERIOR TO SUBSECT THE PROPERTY OF THE PROPER	\$3,750 deductible \$7,600 deductible \$11,250 deductible	Agent's code stamp	
	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less		
Deductible 715% 17 10%	□ \$1,500 □ \$10,000 □ \$15,000	1		· 01.,
Personal Property — Coverage C	No deductible for this coverage.		and a confliction	de la
□ \$5,000 □ \$25.000 ⊃\$50,000		Į.		
□ \$75,000 □ \$100,000	Premium Calculation			Payment Options
No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Base Premium Increased Limits Prem	nium Hazard Reduction Discount	Total Premium	□ Annual M Monthly
Loss of Use — Coverage D	+	_	= 1254.00	☐ Quarterly
¥\$1,500 □\$10,000 □\$15,000		Homeowner and Manufactured Home only (if qua		☐ Semi- Annual
No deductible for this coverage	Additional Interests			Send Bill To
Additional Limited Building Code Upgrade	C) Mortgagee Name	Loan Numb	er ner	☐ Insured
- optional -	Li Additional Insured			_ ☐ Mortgagee
Oncrease Limited Building Code Upgrade ovverage Koon \$10,000 to a total limit of \$20,000.	Li Addisoral Insured Address			
No deductible for this coverage if Coverage A deductible is mut. No coverage if Coverage A deductible is not met.	D Loss Payee	State	ZIP	-1
Date and Time of Application	□ 2nd Mortgagee Name	Loan Numb		☐ insured
MM DD YY				_ D Mortgagee
_11_10_109_	D Additional Insured Address			
Hour 3: 31 BAM	O Loss Payee		WD	=
	City	State	ZIP	
E3E 2E00 CEA 7 00 20 2000	State En	rm Hea Only		

535-2509 CEA.7 09-30-2008

Earthquake Insurance Application

Effective Date | 1 - 10 - 01

Today Number Oraș

Applicant Information				
Applicant Lest Name ()	First Name /	Telephone N	umbers	
Kichardson	Laura	562-1	Ca - T	
Co-Applicant (if applicable) Lest Name	First Name	Middle Initial Home	umbers (Work	
Street Address of Physical Location of In Number and Street Address 7 17 E	Sured Property VERON Upit ZIPON SON County	Mailing Address (if different) Number and Street Address City State	ZIP County	Unit
LUMGISTICH CA	4 90000 LA			
Companion Policy Information Participating Insurer STATE FARM Type of Policy	Companion Policy Number	Dwelling — Coverage A Limit 350,000	Expiration Date (must be same as	CEA policy)
Homeowner D Rental Owelling	☐ Manufactured Home ☐ Rental Condo Unit	☐ Condo Unitowners	☐ Renters	
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 19(1)		Number of Stories in building	Year Built	
Number of Stories	Construction Type Mobile or Manufactured	Year Built	Personal Property — Cove	erage C
Construction Type ★ Frame □ Other	Property Inspected Date	Condo Value		2 \$50,000
Number of Chimneys	Is there unrepaired prior earthquake damage to the dwelling?	Choose any combination of one or more of the following options	S75,000 S100,000 There is a \$750 deductable for this o	
Square Footage 1772	If yes, DO NOT BIND and explain in Remarks.	□ Option One	Loss of Use — Covera	
Foundation Type Raised D Slab D Other	is the home reinforced by an earthquake	Building Property — Coverage A		3 \$15,000
Roof Type Composition D Tile D Wood Shake D Other	resistant bracing system certified by the California Department of Housing and Community Development? © Yes © No.	Real Property — \$25,000 There is a \$3,750 deductible for this coverage Option Two	Remarks	
Property Inspected Date	If yes, attach a copy of the certificate.	Personal Property — Coverage C	Cing	
is there unrepaired prior earthquake damage to the dwelling? Yes No if yes, DC NOT BIND and explain in Remarks	Dwelling — Coverage A Dwelling Limit \$	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000 □ \$100,000 There is a \$750 deductible for this coverage.	PAND \$316.50 Check#	~
Dwelling secured to foundation? Yes □ No	Same as Companion Policy	<< AND >>	Checkt	13/12
Cripple walls braced with plywood or equivalent?	Deductible 🛘 15% 🗘 10%	Loss of Use — Coverage D	1.77	
Water heater secured to building frame? ☐ Yes ☐ No	Personal Property — Coverage C	No deductible for this coverage.		
Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000 ☐ \$75,000 ☐ \$100,000	Loss Assessment — Coverage E		
Dwelling Limit \$ 350,000	No deductible for this coverage if Coverage A deductible is met. Ho coverage if Coverage A deductible is not met.	☐ \$25,000* ☐ \$60,000 ☐ \$75,000 \$3,750 deductible \$7,600 deductible \$11,250 deductible	Agent's code stamp	
Deductible 75% 🗆 10%	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.		
Personal Property — Coverage C	No deductible for this coverage.	1		
□ \$5,000 □ \$25,000 ⊃\$\$50,000	I		7.5	With the last
□ \$75,000 □ \$100,000	Premium Calculation		Paymer	nt Options
No deducable for this coverage if Coverage A deducable is met. No coverage if Coverage A deducable is not met.	Base Premium Increased Limits Prem	nium Hazard Reduction Discount	Total Premium D Annu	al Monthly
Loss of Use — Coverage D	<u> </u>	Homeowner and Manufactured Home only (if qua	= 125/.00 Doug	torly - Annual
\$1,500 [] \$10,000 [] \$15,000 No deductible for this coverage	Additional Interests	To do	Send B	2.790 (2.702)
Additional Limited Building Code Upgrade	☐ Morlgagoe Name	Loan Numb		
norease Limited Building Code Upgrade coverage Nozn \$10,000 to a total limit of \$20,000. No deoutifile for this coverage if Coverage A deductible is met.	El Additional Insured Address		O Mo	rigageo
No coverage if Coverage A deductible is not met.	Loss Payee City	State	ZIP	
Date and Time of Application MM DD YY	C 2nd Mortgageo Name	Loan Numb		
Hour 0: 21 Day	☐ Additional Insurec Address			xtgagee
3.31	City	State	ZIP	
E3E 0500 DEA 7 DO 00 0000		- Una Oak		

535-2509 CEA.7 09-30-2008

SEPTEMBER 21, 2009

Fire Policy Status

H Ph. (562) 70642

GENL Policy: Yr issd: 2008

Xref: | YRs with SF: 1

717 E VERNON ST LONG BEACH CA 90806-2726

Location: 3623 S PARKER ST

SAN PEDRO CA

90731-6433

Term: CONT

Type: HO - HOMEOWNERS Coverage information

Premium:

612.00

Renew date: FEB-05-10

Written date: JAN-31-08 Estimate Num: R5Z1-E6AA-2

227100 A-DWELLING DWELL EXT 22710 B-PERS PROP 170325

C-LOSS USE ACT LOSS

RICHARDSON, LAURA

100000

Amount due: Date due: Bill to:

SFPP SFPP SFPP

DMG TO PROP 500 M-MED/PERS 1000

Prev prem:

Prev risk:

L-PERS LIAB

214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages: Source: E + 6%UT \$ 9%CFD\$

34/- HA

72/- 22%MLD\$ 160

Year built: 1928 Zone: 87

Constr: FRAME

Sub zone: 08 Families: 01

Home alert: SA DB FE

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 03

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

LONG BEACH CA 90806-2726 GENL Policy: H. Ph. (562) 706

Yr issd: 2007 Xref: YRs with SF: 3

Location: 3622 W CURTIS DR

SACRAMENTO CA

95818-4462

Term: CONT

HO - HOMEOWNERS Renew date: FEB-05-10 999.00 Premium: Written date: JAN-31-08 Coverage information A-DWELLING 316000 Estimate Num: I5Q6-B4AA-4

DWELL EXT 31600 B-PERS PROP 2370 C-LOSS USE ACT LOSS 237000

Amount due: SFPP L-PERS LIAB 100000 Date due: SFPP DMG TO PROP 500 Bill to: SFPP M-MED/PERS 1000

> Prev prem: 956

SFPP acct: Prev risk: 305,000

Deductibles applied: 1000 ALL PER

+ 6%UT \$ 48/-Messages: HA

- 14%CFD\$ 168/- 22%MLD\$ 227 Source: E

Year built: 1926 Constr: FRAME Zone: 55 Home alert: SA DB FE

Sub zone: 08 Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

STATE FARM LIFE INSURANCE COMPANY

Insured: Premium Class: LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

License No: Long Beach, CA 90802 Phone No: (562)435-Fax No: (562)435-

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		——— Spec	ial Monthly Initial P	remium
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
Wa	iver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

> State Farm Life Insurance Company One State Farm Plaza, Bloomington, IL, 61710

PQ005

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Earthquake Insurance Application

Effective Date | | - | 0 - 10 |
Expiration Date

Projety Alumiter Drity

Applicant Information			
Applicant Last Name/ / /	First Name /	Telephone N Middle Initial Home	wmbers
Kichardson	Laura	502-7	
Co-Applicant (if applicable)	El-Au	Telephone N	
Last Name	First Name	Middle initial Home	Work
Street Address of Physical Location of In Number and Street Address 7 7 7 City / Company State	Sured Property VERNON ZIPON SO County	Mailing Address (if different) Number and Street Address City State	Unit ZIP County
LUNG BEACH C	4 90806 LA	City	Zir County
Companion Folicy Information Participating Insurer Type of Policy Type of Policy	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
Horneowner Rerta: Dwelling	☐ Manufactured Home ☐ Rental Condo Unit	☐ Condo Unitowners	☐ Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built 19/0	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories	,,	Year Built	
Construction Type of Frame D Other	Property Inspected Date	Condo Value	Personal Property — Coverage C
Number of Chimneys	Is there unrepaired prior earthquake	Choose any combination of one or	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000 □ \$100,000
Square Footage 1772	damage to the dwelling? Yes No If yes, DO NOT BIND and explain in Remarks.	more of the following options Dioption One	There is a \$750 deductible for this coverage. Loss of Use — Coverage D
Foundation Type X Raised D Slab D Other	N	Building Property — Coverage A	☐ \$1,500 ☐ \$10,000 ☐ \$15,000
Roof Type M Composition D Tile	is the home reinforced by an earthquake resistant bracing system certified by the	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	No deductible for this coverage. Remarks
□ Wood Shake □ Other	California Department of Housing and Community Development? Yes No	□ Option Two	and a line
Property Inspected Date	If yes, affach a copy of the certificate	Personal Property — Coverage C	500)
Is there unrepaired prior earthquake damage to the dwelling?	Dwelling Coverage A Dwelling Limit \$	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000	\$316.50 \$316.50 Check #1312
If yes, DO NOT BIND and explain in Remarks Dwelling secured to	Same as Companion Policy	There is a \$750 deductible for this coverage << AND >>	1 1 1242
foundation? Yes 🗆 No		Loss of Use — Coverage D	Check It 121 x
Cripple walls braced with plywood or equivalent?	Deductible 🗆 15% 🗆 10%	□ \$1.500 □ \$10,000 □ \$15,000	
Water heater secured to building frame? ☐ Yes ☐ No	Personal Property — Coverage C	No deductible for this coverage.	
Dwelling — Coverage A	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000 □ \$100,000	Loss Assessment — Coverage E	
Dwelling Limit \$ 257 257	No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	□ \$25,000* □ \$50,000 □ \$75,000	
Same as Companion Policy DO, WO	Loss of Use — Coverage D	\$3.750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$135,000 or less.	Agent's code stamp
Deductible 715% 17 10%	□ \$1,500		
Personal Property — Coverage C	No deductible for this coverage.		
□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000		1	
No deductible for this coverage if Coverage A deductible is met.	Premium Calculation Bass Premium Increased Limks Premium	nium Hazard Reduction Discount	Payment Options
No coverage if Coverage A deductible is not met. Loss of Use — Coverage D	Base Premium Increased Limks Prem	- Hazard Reduction Dischar	= 1 251/01) Quarterly
2 \$1,500 □ \$10,000 □ \$15,000		Homeowner and Manufactured Home only (if qua	lifications are mat) ☐ Semi-Annual
No deductible for this coverage	Additional Interests		Send Bill To
Additional Limited Building Code Upgrade	☐ Mortgagee Name	Loan Numb	er 🗆 Insured
*Of norease Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is mot.	☐ Additional Insured Address ☐ Loss Payee		a no gage
No coverage if Coverage A deductible is not met	City	State	ZIP
Date and Tirre of Application	☐ 2nd Mortgagee Name	Loan Numb	er □ Insured □ Mortgagee
Hour (2 : 7) DAM.	Additional Insured Address		D wordages
3.31	☐ Loss Payee City	State	ZIP

535-2509 CEA.7 09-30-2008

Earthquake Insurance Application

Effective Date | 1 - 10 - 10

Policy Number Only

Applicant Information				
Applicant		Telephone N	umbers	
Last Namer Kichard Sor	First Name Laura	Middle Initial Home 502 - 7	06	
Co-Applicant (if applicable)	First Name	Middle Initial Home	umbers Work	
Street Address of Physical Location of In: Number and Street Address 7 17 E	VERNON UNIT	Mailing Address (if different) Number and Street Address City State	ZIP Co	Unit
STATE FARM	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be s	ame as CEA policy)
Type of Policy Homeowner I Rental Dwolling	Manufactured Home Rental Condo Unit	☐ Condo Unitowners		Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
		Number of Stories in building	Year Built	
Year Built 1972 Number of Stories	Construction Type Mobile or Manufactured	Year Built	Personal Property	- Coverage C
Construction Type ★ Frame □ Other	Property Inspected Date	Condo Value		
Number of Chimneys	Is there unrepaired prior earthquake	Choose any combination of one or more of the following options	□ \$5,000 □ \$25,000 □ \$75,000 □ \$100,00 Them is a \$750 deducted	0
Square Footage 1772	damage to the dwelling?	D Option One	Loss of Use —	A 880 D-1018 B-102 - TROLD
Foundation Type Raised 🗆 Slab 🗆 Other	is the home reinforced by an earthquake	Building Property — Coverage A	S1,500 S10,000	
Raof Type Composition Tile Wood Shake Other	resistant bracing system certified by the California Department of Housing and Community Development? Li Yes, D No.	Real Property — \$25,000 There is a \$3,750 deductable for this coverage.	Remarks	
Property Inspected Date	If yes, affach a copy of the certificate.	Personal Property — Coverage C	Cing	
is there unrepaired prior earthquake damage to the dwelling? U Yes No If yes, DO NOT BIND and explain in Remarks	Dwelling — Coverage A Dwelling Limit \$	\$5,000	\$316,50 Cheek	·
Dwelling secured to foundation? Yes No	Same as Companion Policy	<< AND >>	Check	世1312
Cripple walls braced with plywood or equivalent?	Deductible 🗆 15% 🗆 10%	Loss of Use — Coverage D \$1,600	1,17	
Water heater secured to building frame? □ Yes □ No	Personal Property — Coverage C	No deductible for this coverage. □ Option Three		
Dwelling — Coverage A	□ \$5,000 □ \$25,090 □ \$50,000 □ \$75,000 □ \$100,000	Loss Assessment — Coverage E		
Dwelling Limit \$ 350,000	No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	☐ \$25,000* ☐ \$50,000 ☐ \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp	
Deductible 16%	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.		v 1
Personal Property — Coverage C	No deductible for this coverage.			
□ \$5,000 □ \$25,000 ⊃Q\$50,000	I .	1		
□ \$75,000 □ \$100,000 No deductible for this coverage / Coverage A deductible is met.	Premium Calculation			Payment Options
No coverage of Coverage A deducable is not met. Loss of Use — Coverage D	Rass Premium Increased Limits Prem	nium Hezard Reduction Discount	= 1254.00	□ Annual Morthly □ Quarterly
€\$1,500 □ \$10,600 □ \$15,000	Additional Interests	Forecowner and Manufactured Home only if qui		Semi-Annual Send Bill To
No deductible for this coverage Additional Limited Building Code Upgrade	☐ Mortgagee Name	Loan Numi		☐ insured
- optional - Oncrease Litrited Building Code Upgrade coverage	Additional Insured Address			□ Mortgageo
Ysogn \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	□ Loss Payee City	State	ZIP	2
Date and Time of Application	☐ 2nd Mortgagee Name	Loan Numi	ber	□ Insured
11 10 109	Additional Insured Address		- V	_ G Mortgagee
Hour 3:31	□ Loss Payee City	State	ZIP	-
525 2500 CEA 7 00 30 2009	State En	rm Lice Only		

535-2509 CEA.7 09-30-2008

SEPTEMBER 21, 2009

Fire Policy Status

H_Ph. (562) 706-

RICHARDSON, LAURA

GENL Policy: Yr issd: 20
Xref: YRs with SF: 1

Yr issd: 2008

717 E VERNON ST LONG BEACH CA

90806-2726

Location: 3623 S PARKER ST

SAN PEDRO CA

90731-6433

Term: CONT

Type: HO - HOMEOWNERS Coverage information

Premium: 612.00

Renew date: FEB-05-10

Written date: JAN-31-08 Estimate Num: R5Z1-E6AA-2

A-DWELLING 227100 DWELL EXT 22710

B-PERS PROP C-LOSS USE ACT LOSS

170325

Amount due:

SFPP

L-PERS LIAB 100000 DMG TO PROP 500

Date due: Bill to:

SFPP SFPP

M-MED/PERS 1000

Prev prem:

543

Prev risk:

214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

6%UT \$ 9%CFD\$ 34/- HA 72/- 22%MLD\$ 160

Source: E

Constr: FRAME

Year built: 1928 Zone: 87

Home alert: SA DB FE

Sub zone: 08

Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 03

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA GENL E

717 E VERNON ST LONG BEACH CA 90806-2726 GENL Policy: Yr issd: 2007 Xref: YRs with SF: 3

Location: 3622 W CURTIS DR

SACRAMENTO CA

95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 316000

Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

DWELL EXT 31600 B-PERS PROP 237000 C-LOSS USE ACT LOSS

L-PERS LIAB 100000 Date due: SFPP
DMG TO PROP 500 Bill to: SFPP
M-MED/PERS 1000

Prev prem: 956

Prev risk: 305,000 SFPP acct:

Deductibles applied: 1000 ALL PER

Messages: + 6%UT \$ 48/- HA

Source: E - 14%CFD\$ 168/- 22%MLD\$ 227

Year built: 1926 Constr: FRAME Zone: 55 Home alert: SA DB FE

Sub zone: 08 Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

insurance Policy
About the CEA information

Agent & Adjuster Are You Public information information Conter Prepared? Conter

stocked commercially states two histories, order tractly 2000

Tooltip Help is On

0	Enter the ZIP Code of insured residence	95818	Increase 'building code upgrade coverage limit' to \$20,000?	Yes	No
0	Enter the law mod ration of house	316000	(Coverage F)		
0	Select the decelling type of house	WoodFrame 1939 or earlier	Place I besturation Education Is the structure braced or field to the foundation?	Yes	No
0	Select number of stories	Greater than one story	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
0	Select a 10% or 15% dealth til la	15%	Is the water heater secured to the structure's frame?	Yes	No
0	Select Personal Property Coverage limit (Densi age 11)	\$5,000	Is the house built on a raised foundation?	Yes	No
0	Select Loss of Use Coverage limit (Cover go D)	\$15,000	Cal	culate Estimated P	remium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.		Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	_1939_earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

R0644

STATE FARM LIFE INSURANCE COMPANY

Insured: Premium Class: LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

Long Beach, CA 90802

Phone No: (562)435 7 1 Fax No: (562)435 7 2

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		———— Special Monthly Initial Premium ————				
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco		
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41		
Waiver of Premium for Disability (Form Number 06200 - 05)		\$12.83	\$12.83	\$12.83		
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24		

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year		
Surrender Cost Index	1.72	1.72		
Net Payment Index	1.72	1.72		
Equivalent Level Annual Dividend	N/A	N/A		

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Earthquake Insurance Application

Effective Date | | - | 0 - 10

Policy Nurlan Drug

Applicant Information			
Applicant	and the same of th	Telephone N	umbers
Last Name Richard Sor	First Name	Middle Initial Home	76 = - Work
	Laura		CO -
Co-Applicant (if applicable)	First Name	Telephone N Middle Initial Home	umbers Work
Table 1	r not trains	mone may	HOIR
Street Address of Physical Location of Ins	sured Property	Mailing Address (if different)	
Number and Street Address 1117	- \/ Upit	Number and Street Address	Unit
TITE	VERNOU SI		
City LOOS BATTICH C	4 218908010 County LA	City State	ZIP County
Companion Policy Information Participating Insurer	Companion Policy Number	Dwelling Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM	overpanion, one, manage	250 000	and the first of t
Type of Policy			THE SAME AND THE S
S Homeowner	☐ Manufactured Home	☐ Condo Unitowners	D Renters
CI Rental Dwelling	☐ Rental Condo Unit		
Homeoway (Boots) Dwelling	Manufactured Home	Condenial and Condenial	Dantage
Homeowner / Rental Dwelling		Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built 19/2	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories		Year Built	Personal Property — Coverage C
Construction Type Frame D Other	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000 □ \$50,000
Number of Chimneys /	Is there unrepaired prior earthquake	Choose any combination of one or	□ \$75,000 □ \$100,000
1570	damage to the dwelling? 🗆 Yes 🗆 No	more of the following options	There is a \$750 deductfole for this coverage.
Square Footage	Hyes, DO NOT BIND and explain in Remarks.	D Option One	Loss of Use — Coverage D
Foundation Type Raised D Slab D Other	The second secon	Building Property — Coverage A	□ \$1,500 □ \$10,000 □ \$15,000
	is the home reinforced by an earthquake	Real Property \$25,000	No deductible for this coverage.
Roof Type Composition Tile	resistant bracing system certified by the California Department of Housing and	There is a \$3,750 disductable for this coverage.	Remarks
□ Wood Shake □ Other	Community Development? ☐ Yes ☐ No	□ Option Two	7000 \$316.50 Check #1312
5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	If yes, attach a copy of the certificate.	Personal Property — Coverage C	1000 C
Property Inspected Date Link 1	Dwelling — Coverage A	and the second s	11 -12
Is there unrepaired prior earthquake damage to the dwelling?	A CONTRACTOR OF THE CONTRACTOR	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000 □ \$100,000	1 43/6/50
damage to the dwelling? Yes No if yes, DO NOT BIND and explain in Remitts.	Dwelling Limit \$ Same as Companion Policy	There is a \$750 deductible for this coverage.	A STATE OF THE STA
Dwelling secured to	Same as Companion Festy	<< AND >>	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
foundation? Yes No	14	Loss of Use — Coverage D	CAMERIE
Cripple walls braced with plywood or equivalent?	Deductible 15% 10%	□ \$1,500 □ \$10,000 □ \$15,000	1
Water heater secured to	Borney Courses C	No deductible for this coverage.	
building frame? ☐ Yes ☐ No	Personal Property — Coverage C	☐ Option Three	1
Dwelling — Coverage A	□ \$5,000 □ \$25,000 □ \$50,000	The state of the s	el l
	□ \$75,000 □ \$190,000 No dedectible for this coverage if Coverage A deductible is met.	Loss Assessment — Coverage E	
Dwelling Limit \$ 35() 77)	No coverage if Coverage A deductible is not met.	☐ \$25,000* ☐ \$50,000 ☐ \$75,000 \$3.750 deductible \$7,600 deductible \$11,250 deductible	
Same as Companion Policy	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less	Agent's code stamp
Deductible 15% 🗆 10%	□ \$1,500 □ \$19,000 □ \$15,000		I
Personal Property — Coverage C	No deductible for this coverage.		and the second
□ \$5,000 □ \$25,000	Sala distribution with the sala of the sala street street and salary and sala		The second second second
□ \$75,000 □ \$100,000			
No deductible for this coverage if Coverage A deductible is met.	Premium Calculation		Payment Options
No coverage if Coverage A deductible is not met.	Base Premium Increased Limks Prem	Hazard Reduction Discount	Total Premium
Loss of Use — Coverage D	+		= / 25/.00 a Quarterly
€\$1,500 □ \$10,000 □ \$15,000	Additional Interests	Homeowner and Manufactured Home only (if qua	
No deductible for this coverage	☐ Mortgagee Name	1222	Send Bill To
Additional Limited Building Code Upgrade	Li mongagee name	Loan Numb	
Oncrease Limited Building Code Upgrade coverage	☐ Additional Insured Address		□ Mortgagee
From \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met.	□ Loss Payee		
No coverage if Coverage A deductible is not met.	City	State	ZIP
Date and Time of Application MM : DD : YY -	☐ 2nd Mortgagee Name	Loan Numb	er 🗆 Insured
M 100 109	☐ Additional Insured	down and the second	□ Mortgagee
Hour - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Li Additional insured . Address		(#)
3:3) BAN	City	State	ZIP
	CRY	State	ДК.
E2E 2500 OF A 7 00 20 2000	01-1-5	Lie Oek	

535-2509 CEA.7 09-30-2008

Earthquake Insurance Application

Effective Date | |-|| -||

Policy Number Dray

Applicant Information				
Applicant	First Name /	Telephone N	umbers	
Kicharasor	Laura	502-1	Chless	
Co-Applicant (if applicable)	First Name	Telephone N Middle Initial Home	umbers /	
Cast Name	Pirst reame	Middle Initial Home	WORK	
Street Address of Physical Location of In	sured Property	Mailing Address (if different)		
Number and Street Address 717 L	= VERAVIAI UNT	Number and Street Address		Unit
City/ OC Q/VO State O	1 ZIP QUI SOV County / A	City State	ZIP Co	unty
LUMS DEFICH CA	4 70000 LA			
Companion Folicy Information Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be s	eme so CEA noticul
STATE FARM	Standard Tolley Hamber	350,000	Expiration sate (man av v	
Type of Policy				
Homeowner Cli Rental Dwelling	☐ Manufactured Home ☐ Rental Condo Unit	C Condo Unitowners	D	Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 19/2	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	
Number of Stories		Year Built	Personal Property	- Coverage C
Construction Type → Frame □ Other	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000	\$50,000
Number of Chimneys	Is there unrepaired prior earthquake	Choose any combination of one or	□ \$75,000 □ \$100,000)
Square Footage 1772	damage to the dwelling? If yes, DO NOT BIND and explain in Remarks.	more of the following options Dioption One	There is a \$750 deductible	
1111-		Building Property — Coverage A	Loss of Use — C	
Foundation Type Reised Slab Other	is the home reinforced by an earthquake	Real Property — \$25,000	\$1,500 🗆 \$10,000 No deductible for t	\$15,000 his coverage.
Roof Type Composition D Tile	resistant bracing system certified by the California Department of Housing and	There is a \$3,750 deductible for this coverage.	Remarks	
☐ Wood Shake ☐ Other	Community Development? Yes No	☐ Option Two	274 A 774	Î
Property Inspected Date	if yes, effect a copy of the certificate.	Personal Property — Coverage C	5000	
Is there unrepaired prior earthquake	Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$60,000	7000 \$316,50 €heck	
damage to the dwelling? If yes, DO NOT BIND and explain in Remarks.	Dwelling Limit \$	□ \$75,000 □ \$100,000	\$ 21010	
Dwelling secured to	Same as Companion Policy	There is a \$750 deductible for this coverage. << AND >>	1	H 13/12
foundation? Yes 🗆 No		Loss of Use — Coverage D	Check	1. 1.71.01
Cripple walls braced with plywood or equivalent?	Deductible 🗆 15% 🖂 10%	□ \$1,500 □ \$10,000 □ \$15,000		
Water heater secured to	Personal Property — Coverage C	No deductible for this coverage.	1	
building frame?	□ \$5,000 □ \$25,000 □ \$50,000	□ Option Three		
Dwelling — Coverage A	□ \$75,000 □ \$100,000	Loss Assessment — Coverage E]	
Dwelling Limit \$ 350 mm	No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	☐ \$25,000° ☐ \$50,000 ☐ \$75,000 \$3,750 deductible \$7,600 deductible \$11,250 deductible		
Same as Companion Policy	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less	Agent's code stamp	
Deductible 715% 🗆 10%	☐ \$1,500 ☐ \$10,000 ☐ \$15,000		12	
Personal Property — Coverage C	No deductible for this coverage.	1	25116	2.5
□ \$5,000 □ \$25,000 ⊃\$(\$50,000	1	I		
□ \$75,300 □ \$100,000 No deductible for IRIS coverage If Coverage A deductible is med	Premium Calculation		P	ayment Options
No coverage if Coverage A deductible is not me.	Base Premium Increased Limits Prem	nium Hazard Reduction Discount	Total Premium	□ Annual Monthly
Loss of Use — Coverage D] 	Homeowner and Manufactured Home only (if ou	alifications are mit)	☐ Quarterly ☐ Semi-Annual
\$1,500 \$10,000 \$15,500 No deductible for this coverage	Additional Interests			end Bill To
Additional Limited Building Code Upgrade	☐ Mortgagee Name	Loan Numb	ber	☐ Insured
- optional -	D Additional Insured			. □ Mortgagee
Oncrease Limited Building Code Upgrade coverage Koon \$10,000 to a total limit of \$20,000.	Audress			
No deductible for this coverage if Coverage A deductible is met No coverage if Coverage A deductible is not met.	City	State	ŽIP .	
Date and Time of Application	☐ 2nd Mortgagee Name	Loan Numi	ber	□ Insured
MM 139 05				_ □ Mortgagee
	Additional insured Address			
Hour 3:3)	City City	State	ZIP	-
		- Har Oak		

535-2509 CEA.7 09-30-2008

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

90806-2726 LONG BEACH CA

H Ph. (562) 706-

GENL Policy: Yr issd: 20
Xref: YRs with SF: 1

Renew date: FEB-05-10

Estimate Num: R5Z1-E6AA-2

Location: 3623 S PARKER ST

SAN PEDRO CA

Premium: 612.00 Written date: JAN-31-08

90731-6433

Term: CONT

Type: HO - HOMEOWNERS Coverage information

A-DWELLING 227100 DWELL EXT 22710

170325 B-PERS PROP C-LOSS USE ACT LOSS

L-PERS LIAB 100000 DMG TO PROP 500 M-MED/PERS 1000 Amount due: Date due: Bill to:

Prev prem:

SFPP 543

SFPP

SFPP

Prev risk:

214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

Source: E

Year built: 1928 Zone: 87

Sub zone: 08 Families: 01 + 6%UT \$

34/- HA

9%CFD\$ 72/- 22%MLD\$ 160

Constr: FRAME Home alert: SA DB FE

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 03

STATE FARM GENERAL INSURANCE COMPANY RENTAL DWELLING RATE QUOTE September 21, 2009

PREPARED ESPECIALLY FOR:

PREPARED BY: (MS)

LAURA RICHARDSON 717 E VERNON ST LONG BEACH ,CA 90806 WHITSON, RON LICENSE # 249 E. OCEAN BLVD # 620 LONG BEACH, CA

90802 (562) 435+

PROPERTY LOCATION:

3622 W CURTIS DR

SACRAMENTO, CA 95818

PHONE NUMBER: (562) 7061

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003

SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS: COVERAGE AMOUNT	ANNUAL PREMIUM	
DWELLING 316,000	1,311.00	
DWELLING EXTENSION (Other Structures) 31,600		
LOSS OF RENTS		
(Actual Loss Sustained up to 12 Months)		
PERSONAL PROPERTY 15,800		
BUSINESS LIABILITY		
(Each Occurrence) 300,000		
(Annual Aggregate) 600,000		
PREMISES MEDICAL PAYMENTS (Each Person) 5,000	4.00	
DEDUCTIBLES: 1000	105.00	CR
UTILITIES RATING PLAN ADJUSTMENT	79.00	
MATTER TANKING PROPERTY.	1 000 00	
TOTAL ANNUAL PREMIUM	1,289.00	
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)	107.42	

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.



insurance Policy information

SACRA MENTO
HOUSE
Perduly
Genter Are You information Conter Prepared?

Clarifor anomal College - Misching habe on a relation of the C. 2000.

Tooltip Help is On

Enter the ZIP Code of insured residence	95818	Increase 'building code upgrade coverage limit' to \$20,000?	Yes	No
Enter the im, n and $immer of$ house	316000	(Coverage F)		
Select the decelling type of house	WoodFrame 1939 or earlier	• Fine and Englishment Fine or about 1s the structure braced or field to the foundation?	Yes	No
Select number of stories	Greater than one story	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
Select a 10% or 15% lender the term	15%	Is the water heater secured to the structure's frame?	Yes	No
Select Personal Property Coverage limit (2004 appear)	\$5,000	Is the house built on a raised foundation?	Yes	No
Select Loss of Use Coverage limit (Coverage D)	\$15,000	Calc	ulate Estimated P	Premium
	residence Enter the identical ratue of house Select the decelling type of house Select number of stories Select a 10% or 15% desire the select Personal Property Coverage limit (Terranapa to) Select Loss of Use Coverage	residence Enter the improduced rather of house 316000 Select the therellies term of house WoodFrame 1939 or earlier house Select number of stories Greater than one story Select a 10% or 15% dentricable 15% Select Personal Property \$5,000 Select Loss of Use Coverage \$15,000	Enter the leasured value of house 316000 Select the decelling type of house 316000 Select the decelling type of house 316000 Select number of stories Greater than one story Select a 10% or 15% dealer tile 15% Select a 10% or 15% dealer tile 15% Select Personal Property (Select Loss of Use Coverage 15,000) Select Loss of Use Coverage \$15,000 Select Loss of Use Coverage \$15,000	Enter the identified of house 316000 Select the therefore of woodFrame 1939 or earlier house Select number of stories Greater than one story Select a 10% or 15% (length till to 15%) Select Personal Property Coverage limit (2076 (p.p.s.s.)) Select Loss of Use Coverage \$15,000 Coverage limit to \$20,000? (Coverage limit to \$20,

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.		Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	_1939_earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

STATE FARM LIFE INSURANCE COMPANY

Insured:

LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

Premium Class:

State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

Long Beach, CA 90802

Phone No: (562)435

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		— Special Monthly Initial Premium — — —			
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco	
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41	
Waiver of Premium for Disability (Form Number 06200 - 05)		\$12.83	\$12.83	\$12.83	
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24	

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date | 1 - 10 - 10 |
Expiration Date

Peacy Wan but Only

Applicant Information				
Applicant		Telephone N	umbers	
Kichard Sor	First Name Lawra	Middle Initial Home Sign -7	106125	
Co-Applicant (if applicable)		Telephone N	AND A ARMINISTRATION OF THE PARTY OF THE PAR	
Last Name	First Name	Niddle initial Home	Work	
Street Address of Physical Location of In:	sured Property	Mailing Address (if different)		
Number and Street Address 17 117 F	VERNON "ST	Number and Street Address		Unit
City / Caro State	ZIPO CO County	City State	ZIP Co	unty
L'LUMG BENCH C	4-90806 LA			
Companion Policy Information Participating Insurer STATE FARM	Companion Policy Number	Owelling — Coverage A Limit	Expiration Date (must be s	ame as CEA policy)
Type of Policy				
Homeowner Cl Rental Dwelling	Manufactured Home Rental Condo Unit	□ Condo Unitowners		Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 19/	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	
Number of Stories	,	Year Built	Personal Property	Coverage
Construction Type ★ Frame □ Other	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000	
Number of Chimneys /	Is there unrepaired prior earthquake	Choose any combination of one or	☐ \$75.000 ☐ \$100,000	3
Square Footage 1772	damage to the dwelting? ☐ Yes ☐ No Hyes, DO NOT BIND and explain in Remarks.	more of the following options Option One	Loss of Use — 6	
Foundation Type Raised Slab Other		Building Property — Coverage A	☐ \$1,500 ☐ \$10,000	□ \$15,000
	is the home reinforced by an earthquake resistant bracing system certified by the	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	No dedustible for t	his coverage.
Roof Type Composition D Tile D Wood Shake D Other	California Department of Housing and	□ Option Two		
1.0.71	if yes, attach a copy of the certificate.	Personal Property — Coverage C	CHAC	
Properly Inspected Date 11 E.	Dwelling — Coverage A	□\$5,000 □\$25,000 □\$50,000	au di	
Is there unrepaired prior earthquake damage to the dwelling? If yes, DO NOT BIND and explain in Remarks.	Dwelling Limit \$	S100,000 S100,000 There is a \$750 deductible for this coverage.	2000 \$316,50 Check	
Dwelling secured to foundation? Yes D No	Same as Companion Policy	<< AND >>	Chark	性1312
Cripple walls braced with plywood or	Deductible D 15% D 10%	Loss of Use — Coverage D	in v	
equivalent?		☐ \$1,500 ☐ \$10,000 ☐ \$15,000 No deductible for this coverage.		
building frame? ☐ Yes ☐ No	Personal Property — Coverage C ☐ \$5,000 ☐ \$25,000 ☐ \$50,000	O Option Three		
Dwelling — Coverage A	☐ \$75,000 ☐ \$100,000 No deductible for this coverage X Coverage A deductible is must	Loss Assessment — Coverage E		
Dwelling Limit \$ 350,000	No coverage if Coverage A deductible is not met.	☐ \$25,000* ☐ \$50,000 ☐ \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp	
	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.	, gant a data attanp	
Deductible 16% II 10%	☐ \$1,500 ☐ \$10,000 ☐ \$15,000 No deductible for this coverage.		_ en 9 ·	
Personal Property — Coverage C \$5,000	no dessente in his cura ays.		of many .	arra Green
□ \$5,000 □ \$25,000 > \$50,000		1		A California
No deductible for this coverage if Coverage A deductible is met.	Premium Calculation		Total Premium	ayment Options
No coverage if Coverage A deductable is not met.	Base Premium Increased Limits Prem	nium Hazard Reduction Discount	= 125400	☐ Annual Monthly ☐ Quarterly
Loss of Use — Coverage D	L	Homeowner and Manufactured Home only (if qua	10011.00	☐ Semi-Annual
\$1,500 \$10,000 \$15,000 No deductible for this coverage	Additional Interests		5	end Bill To
Additional Limited Building Code Upgrade	☐ Mortgages Name	Loan Numb	er	☐ Insured
- optional - Increase Limited Building Code Upgrade coverage	☐ Additional Insured Address			. D Mortgagee
Yearn \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A securities is not met.	Li Loss Payee City	State	ŽIP	
Date and Time of Application	☐ 2nd Mortgagee Name	Loan Numb		D Insured
MM 1.39 1.75		CAST HUTE		_ □ Mortgagee
Hour C . C . D . DAW.	Additional insured Address			
3:31	□ Loss Payee Cay	State	ZIP	
Description of the second seco	The state of the s			

535-2509 CEA.7 09-30-2008

State Farm Use Only

California Earthquake Authority

Earthquake Insurance Application

Effective Date | 1-10-09 **Expiration Date**

Policy You but Only

Applicant Information		The second secon	
Applicant Last Name ()	First Name /	Telephone N	lumbers Work
Kichardsor	laura	502-7	1067
Co-Applicant (if applicable)	First Name	Middle Initial Home	umbers Work
Charles and the charles and th	- II at Manife	nome nome	TOTA.
Street Address of Physical Location of In		Mailing Address (if different)	
Number and Street Address 7117 E	F VERNON "ST	Number and Street Address	Unit
City/ 100 PECO State C	1 21890801 County / A	City State	ZIP County
CHICAL	4 10000 211		100
Companion Tolicy Information Participating Insurer	Companion Policy Number	Owelling — Coverage A Limit	Expiration Date (must be same as CEA police
STATE HARM		350,000	
Type of Policy			20.4
Homeowner Di Rental Dwelling	☐ Manufactured Home ☐ Rental Condo Unit	☐ Condo Unitowners	☐ Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built (9/1)	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built
- 1118	Construction Type Li Mode of Manualdured	Year Built	
Number of Stories	1		Personal Property — Coverage C
Construction Type Frame Dothe:	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000 □ \$50,000
Number of Chimneys	Is there unrepaired prior earthquake damage to the dwelling? Yes No	Choose any combination of one or more of the following options	S75,000 S100,000 There is a \$750 doductble for this coverage.
Square Footage	If yes, DO NOT BIND and explain in Remarks.	□ Option One	Loss of Use — Coverage D
Foundation Type X Raised II Stab II Other		Building Property — Coverage A	□ \$1,500 □ \$10,000 □ \$15,000
Boof Trees Vicensellies E.V.	Is the home reinforced by an earthquake resistant bracing system certified by the	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	No deductible for this coverage. Remarks
Roof Type Composition	California Department of Housing and Community Development? Yes No		
1. 4. 4.	If yes, affach a copy of the certificate.	D Option Two	CHOC
Property Inspected Date	Dualling Courses &	Personal Property — Coverage C	
Is there unrepaired prior earthquake damage to the dwelling? U Yes VNo	Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000 ☐ \$50,000	\$3\6.5U
If yes, DO NOT BIND and explain in Remarks	Dwelling Limit \$ Same at Companion Policy	There is a \$750 deductible for this coverage.	1 1931
Dwelling secured to foundation? Yes D No		<< AND >>	1 2000 \$316.50 Check #1313
Cripple walls braced with plywood or	Detaile San San	Loss of Use — Coverage D	I CANO
equivalent? ☐ Yes ☐ No Water heater secured to	Deductible 15% 10%	□ \$1,500 □ \$10,000 □ \$15,000 No deductible for this coverage.	
building frame? D Yes D No	Personal Property — Coverage C	□ Option Three	
Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000	Loss Assessment — Coverage E	1
	□ \$75,000 □ \$100,000 No dedectible for this coverage ¥ Coverage A deductible is med.	□ \$25,000° □ \$50,000 □ \$75,000	3
Dwelling Limit \$ 350,000	No coverage if Coverage A deductible is not mel.	\$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp
	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.	
Deductible 15% II 10%	31,500		20102
Personal Property — Coverage C	I I I I I I I I I I I I I I I I I I I		a firm of the case of the
☐ \$5,000 ☐ \$25,000 ○ \$50,000	Premium Calculation	1	Bournest Cotion
No deduction for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.		nium Hazard Reduction Discount	Total Premium
Loss of Use — Coverage D	+	_	= 1254.00 Dousterly
¥\$1,506 ☐ \$10,000 ☐ \$15,000		Homeowner and Manufactured Home only (if qu	
No deductible for this coverage	Additional Interests		Send Bill To
Additional Limited Building Code Upgrade	Morigagoe Name	Loan Num	
— options — "Q"Increase Limited Building Code Upgrade coverage	Li Additional Insured Address		□ Mongagee
Segm \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is mat			710
No coverage if Coverage A deductible is not met.	City	State	ZIP
Date and Time of Application MM DD YY	☐ 2nd Mortgagee Name	Loan Num	
11 10 109	Additional Insured Address		□ Mortgagee
Hour 3: 2)	🗇 Loss Payee	- Augustian - Augu	ZIP
3.21	City	State	ANT .

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

90806-2726 LONG BEACH CA

H Ph. (562) 706 GENL Policy:

YRs with SF: 1

Renew date: FEB-05-10

Estimate Num: R5Z1-E6AA-2

Location: 3623 S PARKER ST

SAN PEDRO CA

Premium: 612.00 Written date: JAN-31-08

90731-6433

Term: CONT

Type: HO - HOMEOWNERS Coverage information

A-DWELLING 227100 DWELL EXT 22710 B-PERS PROP 170325 C-LOSS USE ACT LOSS

L-PERS LIAB 100000 DMG TO PROP 500

M-MED/PERS 1000 Amount due: SFPP Date due: SFPP Bill to: SFPP

Prev prem: 543

Prev risk:

214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

Source: E

Year built: 1928 Zone: 87 Home alert: SA DB FE

Sub zone: 08 Families: 01

+ 6%UT \$

6%UT \$ 34/- HA 9%CFD\$ 72/- 22%MLD\$ 160

Constr: FRAME

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seq: 03

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

LONG BEACH CA 90806-2726

H Ph. (562)706-7 Yr issd: 2007 GENL Policy: Yr issd: 20
Xref: YRs with SF: 3

Renew date: FEB-05-10

Estimate Num: I5Q6-B4AA-4

Written date: JAN-31-08

+ 6%UT \$ 48/-

- 14%CFD\$ 168/- 22%MLD\$ 227

Location: 3622 W CURTIS DR

SACRAMENTO CA

95818-4462

Term: CONT

Premium: 999.00

Type: HO - HOMEOWNERS Coverage information A-DWELLING

316000 DWELL EXT 31600

B-PERS PROP 237000 C-LOSS USE ACT LOSS

L-PERS LIAB 100000 DMG TO PROP 500 M-MED/PERS 1000 Amount due: Date due: Bill to:

SFPP SFPP SFPP

Prev prem:

956

Prev risk:

305,000

SFPP acct:

Deductibles applied: 1000 ALL PER

Messages:

Source: E

Constr: FRAME Home alert: SA DB FE

Year built: 1926 Zone: 55

Sub zone: 08 Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02



information Conter

Prepared?

SACRAMENTO

JOSE

Public information

Conter

Can the measure of college of the effect by the contact of the engineering terms.

Tooltip Help is On

0	Enter the ZIP Code of insured residence	95818	Increase 'building code upgrade coverage limit' to \$20,000?	Yes	No
0	Enter the incurred rather of house	316000	(Coverage F)		
0	Select the the ellies tope of house	WoodFrame 1939 or earlier	• Haward treduction Figure 1. Is the structure braced or tied to the foundation?	Yes	No
0	Select number of stories	Greater than one story	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
0	Select a 10% or 15% leader tille	15%	Is the water heater secured to the structure's frame?	Yes	No
0	Select Personal Property Coverage limit (Do rd: p-ge +:)	\$5,000	Is the house built on a raised foundation?	Yes	No
0	Select Loss of Use Coverage limit (Coverage 9: 0):	\$15,000	Cal	Iculate Estimated Pr	remium

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.		Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	_1939_earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

STATE FARM LIFE INSURANCE COMPANY

Insured:

LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

Premium Class: State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

License No: (562)435- A Fax No: (562)45- A Fax No: (562

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		— Special Monthly Initial Premium — — —			
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco	
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41	
Waiver of Premium for Disability (Form Number 06200 - 05)		\$12.83	\$12.83	\$12.83	
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24	

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year	
Surrender Cost Index	1.72	1.72	
Net Payment Index	1.72	1.72	
Equivalent Level Annual Dividend	N/A	N/A	

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date | 1 - 10 - 09

Prolety Number Only

Applicant Information				
Applicant		Telephone N		
Last Name Richard Sor	First Name Laura	Middle Initial Home Stan - 7	Werk -	
Co-Applicant (if applicable)		Telephore N		
Last Name	First Name	Middle Initial Home	Work	
Street Address of Physical Location of In:	sured Property	Mailing Address (if different)		
Number and Street Address 7 17 1	TYERANOM! USET	Number and Street Address		Unit
CAYLUNG BENCHO C	4 21P 90806 County LA	City State	ZIP C	ounty
STATE MARM	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be	same as CEA policy)
Type of Policy CHomeowner Differential Dwolling	☐ Manufactured Home ☐ Rental Condo Unit	☐ Condo Unitowners	C	1 Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	11-11
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 197	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	
Number of Stories	Service of Type Community of manuactures	Year Built		
Construction Type of Frame D Other	Property Inspected Date	Condo Value	Personal Property	o verma some en
	Is there unrepaired prior earthquake	Choose any combination of one or	☐ \$8,000 ☐ \$25,000 ☐ \$75,000 ☐ \$100,00	
Number of Chimneys	damage to the dwelling? D Yes D No	more of the following options	There is a \$750 doduct	
Square Footage	If yes, DO NOT SIND and explain in Remarks.	☐ Option One	Loss of Use —	Coverage D
Foundation Type Raised Slab Other	is the home reinforced by an earthquake	Building Property — Coverage A Real Property — \$25,000	S1,500 S10,000 No deduttible for	
Roof Type Composition D Tile D Wood Shake D Other	resistant bracing system certified by the California Department of Housing and	There is a \$3,750 disductible for this coverage.	Remarks	
Property Inspected Date	Community Development? D Yes D No	Personal Property — Coverage C	2010 \$316.5€ Check	
Is there unrepaired prior earthquake	Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000	Land)
damage to the dwelling? If yes, DO NOT BIND and explain in Remets.	Dwelling Limit \$	☐ \$75,000 ☐ \$100,000 There is a \$750 deductible for this coverage	\$ 210.30	
Dwelling secured to foundation? Yes D No	Seme as Companion Policy	<< AND >>	Chart	#13/1 d
Cripple walls braced with plywood or	23 /2 /20/	Loss of Use — Coverage D	CAMOR	
equivalent?	Deductible 15% 10%	□ \$1,500 □ \$10,000 □ \$15,000		
Water heater secured to building frame? ☐ Yes ☐ No	Personal Property — Coverage C	No deductible for this coverage. □ Option Three		
Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000 ☐ \$75,000 ☐ \$100,000	Loss Assessment — Coverage E		
Dwelling Limit 5 25/1 07	No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not mid.	□ \$25,000* □ \$50,000 □ \$75,000		
Same as Companion Policy 250,000	Loss of Use — Coverage D	\$3,750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$135,000 or less.	Agent's code stamp	
Deductible 15% □ 10%	□ \$1,500 □ \$10,000 □ \$15,000	South experience is assisted as State (A. 2017) as a second as a s		
Personal Property — Coverage C	No daductible for this coverage.		e manage	
☐ \$5,000 ☐ \$25,000 > \$(\$50,000		1		anda Sirela
□ \$75,000 □ \$100,000	Premium Calculation			Payment Options
No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Base Premium Increased Limits Pron	nium Hazard Reduction Discount	Total Premium	□ Annual ★ Monthly
Loss of Use — Coverage D	<u> </u>	- Homeowner and Manufactured Home only (if qui	= 1254.00	☐ Quarterfy ☐ Semi- Annual
€1,500 ☐ \$10,000 ☐ \$15,000	Additional Interests	numerowner and want scared nome day (if qui		Send Bill To
No deductible for this coverage Additional Limited Building Code Upgrade	☐ Morigagee Name	Loan Numb		☐ Insured
- optional -	☐ Additional Insured			_ [] Mortgages
Vincrease Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for the coverage of Coverage A deductible a met.	U Lota Payee			_5
No coverage if Coverage A cocuctible is not met.	City	State	ZIF	
Date and Time of Application MM DD YY	□ 2nd Mortgagoe Name	Loan Numb	· .	☐ Insured ☐ Mortgagee
Hour (. ()) DAM	☐ Additional Insured Address			
3:31	City	State	ZIP	_
535 2500 CEA 7 00 20 2008	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	rm Llea Only		

California Earthquake Authority

Earthquake insurance Application

Effective Date | 1 - 10 - 10

Poley Number Only

Applicant Information				
Applicant [Last Name/]	First Name /	Telephone N	wimbers Work	
Kicharasor	Laura	502-1	(b) == 1	
Co-Applicant (if applicable)	First Name	Middle Initial Home	work Work	
Street Address of Physical Location of In:	Sured Property UEVA (C) (A) Upit T	Mailing Address (if different) Number and Street Address		Unit
CITY LONG BENCHOCK	4 ZIP 908010 County LA	City State	ZIP Co	unty
Companion Folicy Information Participating Insurer STATE FARM	Companion Policy Number	Dwalling — Coverage A Limit	Expiration Date (must be s	ame as CEA policy)
Type of Policy (Homeowner G Rental Owelling	☐ Manufactured Home ☐ Rental Condo Unit	□ Condo Unitowners		Renters
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 1912	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	
Number of Stories 2		Year Built	Personal Property	— Coverage C
Construction Type Frame D Other	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000	□ \$50,000
Number of Chimneys	Is there unrepaired prior earthquake	Choose any combination of one or more of the following options	[] \$75,000 ☐ \$100,000 There is a \$750 diskx80	
Square Footage 1772	If yes, DC NOT BIND and explain in Remarks,	Option One	Loss of Use —	Coverage D
Foundation Type Raised @ Stab @ Other	Is the home reinforced by an earthquake	Building Property — Coverage A	☐ \$1,500 ☐ \$10,000 No deductible for t	[] \$15,000 his coverage.
Roof Type Composition D Tile D Wood Shake D Other	resistant bracing system certified by the California Department of Housing and Community Development? Yes No	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	Remarks	
Property Inspected Date	If yes, affach a copy of the certificate.	Personal Property — Coverage C	Cing	
Is there unrepaired prior earthquake damage to the dwelling? If yes, DO NOT BIND and exclusin in Remarks.	Dwelling — Coverage A Dwelling Limit \$	□\$5,000 □\$25,000 □\$50,000 □\$75,000 □\$109,000	9000 \$316.50 Cheek	
Dwelling secured to foundation?	Same as Companion Policy	There is a \$750 deductible for this coverage. << AND >>	alone Y	#13/2
Cripple walls braced with plywood or	Deductible 15% 10%	Loss of Use — Coverage D	CAMER	
equivalent?	Personal Property — Coverage C	\$1,500 \$10,000 \$15,000 No deductible for this coverage.		
building frame? ☐ Yes ☐ No	□ \$5,000 □ \$25,000 □ \$50,000	□ Option Three		28
Dwelling — Coverage A	□ \$75,000 □ \$100,000 No deductible for this coverage if Coverage A deductible is met	Loss Assessment — Coverage E		
Dwelling Limit \$ 350,000	No ocverage if Coverage A coductible is not met.	☐ \$25,000* ☐ \$50,000 ☐ \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp	
Deductible ≥ 15% □ 10%	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.		
Personal Property — Coverage C	No deductible for this caverage.		3)	
□ \$5,000 □ \$25,000 ⊃5 \$50,000	l .	I		100 6 610
□ \$75,000 □ \$100,000 No deductible for this coverage if Coverage A deductible is met.	Premium Calculation			ayment Options
No coverage of Coverage A deductible is not met. Loss of Use — Coverage D	Bass Premium Increased Limits Prem	Num Hazard Reduction Discount	= 1254.00	☐ Annual Monthly ☐ Quarterly
¥\$1,500 □\$10,000 □\$15,000	(Venous venous v	Homeowner and Manufactured Home only [if qui		☐ Semi-Annual
No deduction for this coverage	Additional Interests Mortgagee Name	Loan Numb		end Bill To
Additional Limited Building Code Upgrade	C) Additional Income.			☐ Mortgagee
Increase Limited Building Code Upgrade coverage fagn \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met.	LI Loss Payee			<u>.</u>
No coverage if Coverage A destudible is not met	City	State	ZIP	Share!
MM DD CY	☐ 2nd Mortgagee Name	Loan Numb		D Insured D Mortgagee
Hour O O D DAM	D Loss Payee			
3.31	City	State	ZIP	

535-2509 CEA.7 09-30-2008

State Farm Use Only

SEPTEMBER 21, 2009

Fire Policy Status

H Ph. (562) 706-

GENL Policy: Yr issd: 20
Xref: YRs with SF: 1 Yr issd: 2008 RICHARDSON, LAURA

717 E VERNON ST 90806-2726 LONG BEACH CA

Location: 3623 S PARKER ST

SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS Renew date: FEB-05-10 Premium: 612.00 Written date: JAN-31-08 Coverage information

A-DWELLING 227100 Estimate Num: R5Z1-E6AA-2

DWELL EXT 22710 B-PERS PROP 170325

C-LOSS USE ACT LOSS Amount due:

SFPP L-PERS LIAB 100000 Date due: SFPP DMG TO PROP 500 Bill to: SFPP M-MED/PERS 1000

Prev prem: 543

SFPP acct Prev risk: 214,000

Deductibles applied: 2000 ALL PER

+ 6%UT \$ 34/-Messages: 72/- 22%MLD\$ 160 Source: E 9%CFD\$

Year built: 1928 Zone: 87 Constr: FRAME

Home alert: SA DB FE

Sub zone: 08 Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 03

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

LONG BEACH CA 90806-2726

GENL Policy: YRs Yr issd: 2007

Premium: 999.00 Written date: JAN-31-08

YRs with SF: 3

Renew date: FEB-05-10

Estimate Num: I5Q6-B4AA-4

Location: 3622 W CURTIS DR

SACRAMENTO CA

95818-4462

Term: CONT

Type: HO - HOMEOWNERS Coverage information

A-DWELLING 316000 DWELL EXT 31600

B-PERS PROP 237000 C-LOSS USE ACT LOSS

L-PERS LIAB 100000 500

DMG TO PROP M-MED/PERS 1000 Amount due: SFPP Date due: SFPP Bill to: SFPP

Prev prem: 956

Prev risk:

305,000

SFPP acct

Deductibles applied: 1000 ALL PER

Messages:

Source: E

Year built: 1926 Zone: 55 Home alert: SA DB FE

Sub zone: 08 Families: 01

+ 6%UT \$ 48/- HA

- 14%CFD\$ 168/- 22%MLD\$ 227

Roof

Constr: FRAME

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

STATE FARM GENERAL INSURANCE COMPANY RENTAL DWELLING RATE QUOTE September 21, 2009

PREPARED ESPECIALLY FOR:

PREPARED BY: (MS')

LAURA RICHARDSON 717 E VERNON ST LONG BEACH ,CA 90806 WHITSON, RONL LICENSE | 249 E. OCEAN BLVD # 620 LONG BEACH, CA 90802 (562) 435

PROPERTY LOCATION:

3622 W CURTIS DR

SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003

SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:	OVERAGE	ANNUAL	
DWELLING 3	16,000	1,311.00	
DWELLING EXTENSION (Other Structures)	31,600	T-1	
LOSS OF RENTS			
(Actual Loss Sustained up to 12 Months)			
PERSONAL PROPERTY	15,800		
BUSINESS LIABILITY			
(Each Occurrence)	300,000	8	
	500,000		
PREMISES MEDICAL PAYMENTS (Each Person)	5,000	4.00	
DEDUCTIBLES: 1000		105.00	CR
UTILITIES RATING PLAN ADJUSTMENT		79.00	
TOTAL ANNUAL PREMIUM	\$	1,289.00	
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)	\$	107.42	

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.



Incurance Policy
About the CEA Information

Agant & Adjuster Are You Public Information Information Conter Propered? Conter

4500 Norman street, follog - UK-salas, data on an information it, 1900

Tooltip Help is On

0	Enter the ZIP Code of Insured residence	90731	3 Increase 'building code upgrade coverage limit' to \$20,000?	Yes	No
0	Enter the an used of two of house	227100	(Coverage F)		
0	Select the discolling England house	WoodFrame 1939 or earlier	(a) Has and hearths flow Haram and Is the structure braced or field to the foundation?	Yes	No -
0	Select number of stories	One Story	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
0	Select a 10% or 15% dealer. Milde	15%	Is the water heater secured to the structure's frame?	Yes	No
0	Select Personal Property Coverage limit (Device agea **)	\$100,000	Is the house built on a raised foundation?	Yes	No
0	Select Loss of Use Coverage limit (Coverage D)	\$15,000	Cale	ulate Estimated C	One on its on

Calculate Estimated Premium

many in distribution

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.		Home Coverage	Dwelling Type	No. of Stories	The state of the s	Coverage C	Coverage D	Bidg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	90731	\$227100	_1939_earlier	One	15%	\$100000	\$15000	Yes	Yes	\$694

San Redu

STATE FARM LIFE INSURANCE COMPANY

Insured:

LAURA RICHARDSON

Female, Age 47 Non-Tobacco

Date: September 21, 2009

Premium Class:

State of Application:

California

Prepared by: Ron Whitson

249 E. Ocean Blvd Suite 620

Long Beach, CA 90802

License No: [

Phone No: (562)435 Fax No: (562)435

SUMMARY OF QUOTED COVERAGES AND PREMIUM

		——— Spec	ial Monthly Initial P	remium ———	
Coverage Amount	Benefits and Riders	Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco	
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41	
Wa	iver of Premium for Disability (Form Number 06200 - 05)			\$12.83	
Total Sp	ecial Monthly Initial Premium	\$76.56	\$58.74	\$50.24	

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%	10 Year	20 Year			
Surrender Cost Index	1.72	1.72			
Net Payment Index	1.72	1.72			
Equivalent Level Annual Dividend	N/A	N/A			

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date | 1 - 10 - 15 **Expiration Date**

Pedley Number Only

Applicant Information				
Applicant Last Name 1	First Name /	Telephone N	Numbers Work	
Kichardson	Laura		100 2	
Co-Applicant (if applicable) Last Name	First Name	Middle Initial Home	lumbers I Work	
Street Address of Physical Location of In	sured Properly	Mailing Address (if different)		
Number and Street Address 7 17	THE VICTORY	Number and Street Address		Unit
City/ SC C CO State C	A ZIP QUISO County / A	City State	ZIP C	punty
L COMSTORTICH CA	4 70006 LA			
STATE HARM	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be s	same as CEA policy)
Type of Policy CHomeowner	☐ Manufactured Home	☐ Condo Unitowners		l Renters
CI Rental Dwelling	☐ Rental Condo Unit			
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters	
Rating Territory	Rating Territory	Rating Territory	Rating Territory	
Year Built 19/2	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built	201A
Number of Storles		Year Built	Personal Property	— Coverage C
Construction Type Frame D Other	Property Inspected Date	Condo Value	□ \$5,000 □ \$25,000	-7 - 177 YAN ANDER 177
Number of Chimneys /	Is there unrepaired prior earthquake	Choose any combination of one or	☐ \$75,000 ☐ \$100,00	
Square Footage 1772	darnage to the dwelling? Yes No If yes, DO NOT BIND and explain in Remarks.	more of the following options □ Option One	There is a \$750 deduction	
- 111100		Building Property — Coverage A	Loss of Use	
Foundation Type Reised 🗆 Slab 🗅 Other	Is the home reinforced by an earthquake	Real Property — \$25,000	S1,500 S10,000 No deductible for	
Roof Type Composition ☐ Tile ☐ Wood Shake ☐ Other	resistant bracing system certified by the California Department of Housing and Community Development? Yes No	There is a \$3,750 deductible for this coverage.	Remarks	
Property inspected Date	If yes, attach a copy of the certificate.	Personal Property — Coverage C	1 2000 \$316,50 1 Check	
Is there unrepaired prior earthquake	Dwelling — Coverage A	□ \$5,000 □ \$25,000 □ \$50,000	Law St)
damage to the dwelling? Uses No If yes, DC NOT BIND and explain in Remarks	Dwelling Limit \$	□ \$75,000 □ \$100,000 There is a \$750 deductible for this coverage.	# 21012	
Dwelling secured to	Same as Companion Policy	There is a \$750 deducation for this coverage. << AND >>	1. 1.	# 1342
foundation? Yes No Cripple walls braced with plywood or		Loss of Use — Coverage D	1 CURE	1-1-11 5
equivalent?	Deductible 🗆 15% 🖂 10%	□ \$1,600 □ \$10,000 □ \$15,000	1	
Water heater secured to building frame? ☐ Yes ☐ No	Personal Property — Coverage C	No deductible for this coverage.		
Dwelling — Coverage A	☐ \$5,000 ☐ \$25,000 ☐ \$50,000	Loss Assessment — Coverage E	í e	
	□ \$75,000 □ \$100,000 No deductible for this coverage if Coverage A deductible is met.	□ \$25,000* □ \$60,000 □ \$75,000	4	
Dwelling Limit \$ 350,000	No coverage if Coverage A deductible is not met.	\$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp	
Deductible X15% D 10%	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.	24 29	
Personal Property — Coverage C	□ \$1,500 □ \$10,000 □ \$15,000 No deductible for this coverage.		- H	5
□ \$5,000 □ \$25,000 □\$7\$50,000			- 7 Fair Fre	
□ \$75,000 □ \$100,000	Premium Calculation	<u>.</u>		
No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Base Premium Increased Limits Prem	nlum Hazard Reduction Discount	Total Premium	Payment Options
Loss of Use — Coverage D	+	-	= 125400	☐ Annual Monthly ☐ Quarterly
€\$1,500 ☐ \$10,000 ☐ \$15,000		Homeowner and Manufactured Home only (if qu	alifications are met)	☐ Semi- Annual
No deductible for this coverage	Additional Interests			Send Bill To
Additional Limited Building Code Upgrade	☐ Mortgagee Name	Loan Num!	ber	☐ insured
— optional — Of norease Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met.	☐ Additional Insured Address			_ Cl Mortgagee
No coverage if Coverage A deductible is not met.	Loss Payee City	State	ŽIP	-
Date and Time of Application MM DD YY	☐ 2nd Mortgagee Name	Loan Numb	ber	□ Insured
11 110 109	Additional Insured Address			_ G Mortgagee
3.3) DAM	D Loss Payee City	State	ZIP	-
535 2500 CEA 7 00 20 2009		State State	_u	

535-2509 CEA.7 09-30-2008

State Farm Use Only

California Earthquake Authority

Earthquake Insurance Application

Effective Date | | - | 0 - 10 |
Expiration Date

Selecy Nurlant Only

Applicant Information	20.00				
Applicant Last Name RICHOLOSOr	First Name Lawra	Middle Initial Home	Total State of State		
Co-Applicant (if applicable) Last Name	First Name	Middle initial Home	Umbers Work		
Street Address of Physical Location of In: Number and Street Address 7 17 E City Con State Con S	Sured Property VERNON PROPERTY A ZIP 90806 County LA	Mailing Address (if different) Number and Street Address City State	Unit ZIP County		
Companion Tolicy Information Participating Insurer TATE FARM Type of Policy	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA police		
S Homeowner Rental Dwelling	☐ Manufactured Home ☐ Rental Condo Unit	□ Condo Unitowners	☐ Renters		
Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters		
Rating Territory	Rating Territory	Rating Territory	Rating Territory		
Year Built 1975	Construction Type Mobile or Manufactured	Number of Stories in building	Year Built		
Number of Stories	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Year Built	T		
Construction Type ★ Frame □ Other	Property Inspected Date	Condo Value	Personal Property — Coverage C		
Number of Chimneys	Is there unrepaired prior earthquake	Choose any combination of one or more of the following options	S5,000		
Square Footage 1772	If yes, DO NOT BIND and explain in Remarks.	☐ Option One	Loss of Use — Coverage D		
Foundation Type Raised Slab Other	is the home reinforced by an earthquake	Building Property — Coverage A	□ \$1,500 □ \$10,000 □ \$15,000 No deductible for this coverage.		
Roof Type Composition □ Tile □ Wood Shake □ Other	resistant bracing system certified by the California Department of Housing and Community Development? Yes No	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	Remarks		
Property Inspected Date	If yes, attach a copy of the certificate.	□ Option Two Personal Property — Coverage C	CIMS		
Is there unrepaired prior earthquake damage to the dwelling? Yes ONOT BIND and explain in Remarks	Dwelling — Coverage A Dwelling Limit \$	□ \$5,000 □ \$25,000 □ \$50,000 □ \$75,000 □ \$100,000 There is a \$750 deductible for this coverage.	1 2000 1316,50 Check # 1313		
Dwelling secured to foundation? Yes □ No	Same as Companion Policy	<< AND >>	check # 13/0		
Cripple walls braced with plywood or equivalent?	Deductible 🗆 15% 🗆 10%	Loss of Use — Coverage D \$1,500 \$10,000 \$15,000 No deductible for this coverage	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
Water heater secured to building frame? ☐ Yes ☐ No	Personal Property — Coverage C □ \$5,000 □ \$25,000 □ \$50,000	☐ Option Three			
Dwelling — Coverage A	□ \$75,000 □ \$100,000	Loss Assessment — Coverage E			
Dwelling Limit \$ 350,000	No deductible for this coverage if Coverage A deductible is met No coverage if Coverage A deductible is not met.	☐ \$25,000* ☐ \$50,000 ☐ \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible	Agent's code stamp		
Deductible 75% 110%	Loss of Use — Coverage D	*Only available if value of property is \$135,000 or less.			
Personal Property — Coverage C	No deductible for this caverage.		V a militar		
□ \$5,000 □ \$25,000 ⊃€ \$50,000					
□ \$75,000 □ \$100,000	Premium Calculation		Payment Option		
No deductible for this cuverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Baso Premium Increased Limits Prem	nium Hazard Reduction Discount	Total Premium D Annual M Mon		
Loss of Use — Coverage D	<u> </u>	Homeowner and Manufactured Home only (if qua	= 25/.00 □ Quarterly alifications are not) □ Semi-Annual		
\$1,500 🗆 \$10,000 🗆 \$15,000	Additional Interests	Homeowner and manuactered home only in qui	Send Bill To		
No deductible for this coverage Additional Limited Building Code Upgrade	☐ Mortgagee Name	Loan Numb			
— optional — Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.	☐ Additional Insured Address		☐ Mortgogoe		
No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	City	State	ZIP		
Date and Time of Application	☐ 2nd Mortgagee Name	Loan Numb	ber □ Insured □ Mortgagee		
Hour C O I DAM	Address Address				
3.31	☐ Loss Payee City	State	ZIP		

535-2509 CEA.7 09-30-2008

State Farm Use Only

SEPTEMBER 21, 2009

Fire Policy Status

H Ph. (562) 7061

GENL Policy: Nr issd: 20 Xref: YRs with SF: 1 RICHARDSON, LAURA 717 E VERNON ST

Yr issd: 2008

LONG BEACH CA 90806-2726

Location: 3623 S PARKER ST

SAN PEDRO CA

90731-6433

Term: CONT

HO - HOMEOWNERS Coverage information

Premium:

612.00 Written date: JAN-31-08

Renew date: FEB-05-10

Estimate Num: R5Z1-E6AA-2

A-DWELLING 227100 DWELL EXT 22710

170325

B-PERS PROP 1703: C-LOSS USE ACT LOSS

Amount due:

SFPP SFPP

L-PERS LIAB 100000 DMG TO PROP 500 M-MED/PERS 1000

Date due: Bill to:

SFPP

Prev prem: 543

Prev risk:

214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

+ 6%UT \$ 34/-HA 72/- 22%MLD\$ 160 9%CFD\$

Source: E

Year built: 1928

Constr: FRAME Home alert: SA DB FE

Zone: 87 Sub zone: 08

Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 03

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA 717 E VERNON ST

LONG BEACH CA

90806-2726

GENL Policy: YRs w

Yr issd: 2007 'YRs with SF: 3

Location: 3622 W CURTIS DR

Premium: 999.00 Written date: JAN-31-08

SACRAMENTO CA

95818-4462

Term: CONT

Type: HO - HOMEOWNERS Coverage information

A-DWELLING DWELL EXT

31600

B-PERS PROP 237000 C-LOSS USE ACT LOSS

L-PERS LIAB

100000 DMG TO PROP 500 M-MED/PERS

1000

Bill to:

Amount due:

Date due:

Prev prem:

SFPP

SFPP

SFPP

Prev risk:

305,000

Constr: FRAME Home alert: SA DB FE

SFPP acct:

Deductibles applied: 1000 ALL PER

Messages:

Source: E

Year built: 1926 Zone: 55

Sub zone: 08 Families: 01

Renew date: FEB-05-10

Estimate Num: I506-B4AA-4

+ 6%UT \$ 48/- HA - 14%CFD\$ 168/- 22%MLD\$ 227

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00 Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

STATE FARM GENERAL INSURANCE COMPANY RENTAL DWELLING RATE QUOTE September 21, 2009

PREPARED ESPECIALLY FOR:

PREPARED BY: (MS)

LAURA RICHARDSON 717 E VERNON ST LONG BEACH ,CA 90806 WHITSON, RON_ LICENSE # 249 E. OCEAN BLVD # 620 LONG BEACH, CA 90802 (562) 435

PROPERTY LOCATION:

3622 W CURTIS DR

SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706

ZONE: 55 YEAR BUILT: 1926

RATES EFFECTIVE: July 05, 2003

SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS: COVERAGE AMOUNT	ANNUAL PREMIUM	
	1,311.00	
DWELLING EXTENSION (Other Structures) 31,600		
LOSS OF RENTS		
(Actual Loss Sustained up to 12 Months)		
PERSONAL PROPERTY 15,800		
BUSINESS LIABILITY		
(Each Occurrence) 300,000		
(Annual Aggregate) 600,000		
PREMISES MEDICAL PAYMENTS (Each Person) 5,000	4.00	
DEDUCTIBLES: 1000	105.00 CR	
UTILITIES RATING PLAN ADJUSTMENT	79.00	
TOTAL ANNUAL PREMIUM	1,289.00	
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)\$	107.42	

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

information Conter Prepared?

of in Pennagember Dellay - MARKERS Indoor so in Santage 1, 2009

Tooltip Help is On

0	Enter the ZIP Code of insured residence	95818	Increase 'building code upgrade coverage limit' to \$20,000?	Yes	No
0	Enter the lasen and raise of house	316000	(Coverage F)		
0	Select the develling tops of house	WoodFrame 1939 or earlier	① Flaz and Freduction Education Is the structure braced or tied to the foundation?	Yes	No
0	Select number of stories	Greater than one story	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
0	Select a 10% or 15% teatra til te	15%	Is the water heater secured to the structure's frame?	Yes	No
0	Select Personal Property Coverage limit (Device age C)	\$5,000	Is the house built on a raised foundation?	Yes	No
0	Select Loss of Use Coverage limit (Coverage 9.5):	\$15,000	Calc	rulate Estimated P	remium

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.		Home Coverage		No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	_1939_earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

RichardsonMC, Laura

From:

Sent:

RichardsonMC, Laura Wednesday, September 02, 2009 1:14 AM

To:

Boyd, Eric

Subject:

sac update

Importance:

High

SAC PROPERTY UPDATE.doc

Insert in the

ppropriate section

PLEASE SEND ME MEMBER UPDATE

SACRAMENTO PROPERTY UPDATE

1) What Happen

- a) Divorce
- b) Elections
- c) Father's Death
- d) Unexpected Additional Expenses
- e) Nationwide Marketing of Risky Home Ownership Products
- f) Living Single
- g) Foreclosure and Why Rescission?

2) Why Not Sell, Lease or Rent

- a) Major damage and gutting had been done to the house
- Washington Mutual was on the verge of collapse and was not processing claims
- c) Impossible to sell, lease or rent in current status
- d) Financially upside down on the property

3) What Is The Current Situation

- a) Sold personal assets
- Travel to Sacramento a minimum of 3 out of 4 weekends every month
- c) Completed Renovations on house
 (* Pending furnace and air sign off with SMUD)
- d) Half way thru renovations on "student / mother-in-law quarters"
- e) Assessed property value
- f) Hired property manager
- g) Property will be put on market to lease no later than Sept. 15th

RichardsonMC, Laura

From:

Rogers, Henry

Sent:

Wednesday, September 30, 2009 7:56 PM

To:

Cooks, Shirley; RichardsonMC, Laura

Subject:

Research



mg-930165003-000 1.pdf

Member and Shirley-

Sorry for the delay. Attached is the quote you were looking for from the spokesperson from Washington Mutual. I was unable to find it on the LBReport website so I had to look in the Press Telegram files we have. I starred the quote you were looking for.

Regards,

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437





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By Lick +:e to now information

Broker alleges loan favoritism

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mulual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Secremento home at a foreclosure auction on May 7 for \$388,000.

Richardson had not been making payments on the property for nearty a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mulual has declined to comment on the specifics of Richardson's case, because sha has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugi said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice

By Gene Maddaut Staff Writer Article Launched 06/09/2008 11 16:49 PM POT

accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

Most Views Most Comments

- Man held in shop sex
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- Man held in shop sex usualt. Gunmen invade Lakewood home Hicks 'Taylorizes' Teen Angel mie Broker alleges loan 3
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- A
- lavontism
 Deadly weekend racks
 up 12 homkides
 Freeway crash kills
 L.B. molorcyclist
 37th District Rep. Laura Richardson left car bills unpaid
- Locals are taking steps
- as gas creeps to \$5 L.A. no longer a Top 9
- 10' city Man held in Bixby 10. birthday shooling

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of rescission of the foreclosure sale on June 2. That puls the bank squarely all odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the properly." York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, "We had some kind of agreement." They wouldn't give you 10 cents worth of time.

Lec Nordine, a Hermose Beach real estate oker who specializes in foreclosed homes.

More News Updated, June 10, 2008

Shirley Wild: Rudu's group gives back Man held in shop sex assault 3 tied up at home Three charged in burglary, robbery Harbor budget reaches \$18 Port board member to retire Tim Grobaty: Dave's II debuts CSULB students win fight for lights
Man held in Bioby
birthday shooting
Autopsy: 71-year-old
died from injuries Celebries are Lakers' star fons Broker alleges loan favoritism Putting the brakes on mileage myths Oil prices drop, but gas pushes above S4 Locals are taking sleps as gas creeps to \$5

agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that white foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said

"Basically you're saying. We're willing to fight for our borrower."

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future

Cer seat - too small. Λd

http://www.presstelegram.com/search/ci 9535752?IADID=Search-www.presstelegram.co... 6/10/2008

LR0674

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But if the foreclosure was the incentive to restore the loan.	result of a temporary hordship	or a paperwork mis	(-up, the ler	nder has every		
*Lenders are concerned about	keeping borrowers in homes r	no maller who they	are." he sa	id.		
gene maddaus@dailybreeze.	om, 310-543-6639					
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	Type in your comments to p	ost to the forum				
(appears on your post)						
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LR0678

Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane Thursday, June 12, 2008; Page A21

We may learn more about Rep. <u>Laura Richardson</u>'s (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released.

Richardson filed her report on time rather than seeking an extension, her spokesman, William Marshall, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed <u>Sacramento County</u> some \$9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the <u>U.S. Congress</u>.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The <u>Los Angeles Times</u> reported that the home Richardson lost in foreclosure could be returned to her, because the lender, <u>Washington Mutual</u>, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

The left-leaning watchdog group <u>Citizens for Responsibility and Ethics in Washington</u> calls Richardson a "deadbeat congresswoman."

Capitol Weekly Page 1

Debate intensifies over Richardson home default

By Anthony York (published Thursday, May 22, 2008)

A Long Beach congresswoman who fell behind lin her payments on a \$535,000 mortgage in Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place on May 7. The transaction was detailed in public records filed with the county.

Richardson, a Democrat, a former Assembly member who was elected to the House last year, bought the 1,600-square-foot, three-bedroom house in January 2007, but soon fell behind in the payments.

The story of Richardson's Sacramento home is more than a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, leaving nearly \$600,000 in unpaid loans and fees, including nearly \$9,000 in property taxes.

Richardson's decision to allow the loan to slide into default was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined requests over several days to discuss her real estate transaction. She also was not immediately available to comment Thursday, according to her office.

In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had

not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property," she said.

But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001.

That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19. **Documents associated with the transaction can be viewed here.**

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records. (York is not related to the author of this article).

York, whose firm specializes in foreclosure sales, said that Richardson did not participate in the transaction, that the house had been vacant for some time and that he paid the funds to California Reconveyance, which handles foreclosure property and is owned by Washington Mutual, the original lender.

The sale forced the bank to "take a \$200,000 write-off," York noted. In an earlier interview with the Daily Breeze of Torrance, which reported a detailed account of the transaction, he said the bank "took a beating."

Tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment. At the time, the housing market was beginning to turn, but the severest impacts had not yet been felt. No-interest, "jumbo" loans-those more than \$417,000-were still available from some lenders.

Richardson received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, 2008, a notice was filed with the county that Richardson's property would be sold at auction on April 7. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by Washington Mutual, at more than \$578,000 - \$40,000 more than the original mortgage. Tax records show \$8,950 in unpaid property taxes.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000.

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson did not vote. She also did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure. Richardson said she missed the votes because of the death of her father.

Richardson did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her congressional campaign committee since declaring her congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

Jet MAGHZINE

NATIONAL REPORT

JUNE 14, 2008

Calif. Congresswoman Calls Home Sale Improper

ardson says that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She says she is like other Americans suffering in the mortgage crisis and wants to testify

to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

The congresswoman is speaking out after negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, 46, who won her seat in a special election last August, acknowledged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonald's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments. She says she has renegotiated

her loan and promised to pay it off, along with \$9,000 in delinquent property taxes.

She insists she's not getting special terms as a congresswoman. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had," she says.

-Associated Press

16

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Representative late in revealing 2 loans for homes

By John Canalis, Staff Writer

Article Launched: 06/13/2008 11:24:57 PM PDT » Richardson's loan was subprime

LONG BEACH - Rep. Laura Richardson initially failed to disclose economic interests - including a loan from a strip club owner - when she served on the Long Beach City Council, public records

During nearly six years on the council, Richardson at times submitted required statements to the city clerk that did not include personal loans against her San Pedro and Long Beach homes on her disclosure form. The city keeps the records, known as Form 700s, on file and sends copies to the state Fair Political Practices Commission, which polices elected officials.

She did, however, file the required forms in subsequent years as "amendments" that passed FPPC review, city officials said and documents support.

In addition, Richardson, D-Long Beach, failed to file a Form 700 required of all officials leaving public office when she resigned from the council on Dec. 5, 2006, to serve in the state Assembly, letters and e-mails on file at City Hall show.

The so-called "leaving office" statement was due to the city clerk no later than 30 days from her last day working for the city of Long Beach.

The clerk received the form Friday after the Press-Telegram made inquiries to Richardson's staff about its whereabouts.

Richardson, through a staff member, refused multiple requests for comment.

However, the leaving office form was filed directly with the FPPC on Jan. 4, 2008, one year after it was due, according to a copy faxed to the city clerk.

The city agreed Friday to accept that filing to meet municipal requirements.

The City Clerk's Office asked Richardson to file the forms before and after she left the council to take a seat in the Assembly, officials said.

"I made numerous phone calls to her office," said Gini Galletta, city clerk specialist for the election bureau, adding that she later saw Richardson at City Hall. "I reminded her that we had not received her Form 700, and she was saying, 'I thought we took care of it."

Letters and e-mails written by Galletta and another member of the city clerk's staff confirm that there were multiple reminders.

City Attorney Bob Shannon said he was aware that the form was outstanding, but that it is up to the FPPC, not his office, to decide whether to

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investigate and assess wrongdoing, if any.

While on the council, Richardson at times omitted legally required information on her Form 700 that she later added as amendments.

On Dec. 3, 2003, she filed amendments for years 2000, 2001 and 2002. In those documents were loans from a retired Long Beach couple as well as a strip club owner, one made for home improvements to a property she owned in San Pedro and another to help her make a down payment on her Long Beach home.

Attached with the amendments were a Dec. 19 letter from Richardson to City Clerk Larry Herrera.

"After discussing my residential property investments with the Fair Political Practices Commission, it is now my understanding that the two "second' loans on both properties should be reported on my Form 700 Schedule D," she wrote. "I believed that the loan in question was an investment transaction because the proceeds were used to pay for improvements and expenses of my Investment property in San Pedro, which is outside the Long Beach jurisdiction and therefore exempt from reporting.

"However, in an effort to provide full disclosure and comply with all State and Federal regulations, attached you will find the amended reports."

In a document supporting one of those reports is a \$20,000 loan made July 31, 2000, by a Charles Westlund, whose occupation is listed as "retired."

"It was a loan that I put together," said "Jerry" Westlund, who owns the Fantasy Castle strip club in Signal Hill and 13 others in seven states. "I've done other loans like that and used my family's trust money in doing that."

The term "retired," however, would imply the loan was made by Westlund's father, who has the same name.

But the younger Westlund said that statement was made in error by whoever filled out the form and that it was he who made the loan on behalf of a family trust, which has his father's name on

"I represented the family trust in putting that together," Westlund said.

The elder Westlund, a real estate investor who served on the city's board of Examiners, Appeals and Condemnation, said he did not recall details of the loan but said he has always been a Richardson "booster."

About two years after the loan was made, on June 18, 2002, Richardson voted with the council majority to place the elder Westlund, an appointee of former Mayor Beverly O'Neill, on the board of examiners, minutes from that meeting show.

Richardson did not disclose the loan from Westlund at the meeting. The younger Westlund said the council voted unanimously and that the

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appointment had nothing to do with Richardson.

"That appointment was made by Beverly O'Neill, who has known my parents for 30 years," the younger Westlund said.

Disclosure suggested

Shannon, the city attorney, said he did not know of the relationship between Richardson and Westlund at the time and would have counseled against her voting on the appointment.

"It's legal, but at the very least there should have been full disclosure of that relationship," Shannon said.

At the time the loan was made, Richardson was not on the council. She was campaigning for the 6th District seat she won three months later in November 2000.

Nevertheless, Richardson would have been required to disclose the loan by April 2001, but waited until January 2004, Galletta said.

"She should have disclosed the loan prior to when she did," Galletta said. "It's also possible, that she was unaware that she needed to do that."

City officials, at the time, were asked to file their Form 700s with the city clerk by March of every year in order to meet the state's April 1

Westlund said that the 60-month loan, at 15.5

percent interest, was made to Richardson and her then-husband, Police Chief Anthony Batts.

The purpose, Westlund said he was told, was so the couple could make home repairs.

"She had more than enough equity in the properties that she and Tony owned, so I made that loan to her and Tony," Westlund said.

Batts strongly disputed that statement.

"I had no knowledge of any loan he made to Laura Richardson," he said. "If Laura had done that, she did that without my knowledge or consent."

A July 31, 2001, form recording the loan filed . with the Los Angeles County Registrar-

Recorder's Office shows only Richardson's name on it and lists her as an unmarried, single woman.

"My name's definitely not on it because I would never allow that to take place," Batts said. "I had no knowledge of it."

Westlund said that he did not discuss the loan directly with Batts.

"As I recall, when we were discussing the terms of the loan, she was on the phone with her husband discussing the details," Westlund said. "Clearly the loan was made because of his ability to pay it back."

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Batts said he and Richardson legally separated in early 2001 and finalized their divorce about five years later.

Westlund said the loan was paid back by both Richardson and Batts at some point after the due date, but could not remember exactly when and said he could not offer documentation showing the police chief's name on it.

Batts said he was unaware of the loan being paid back, adding, "I never paid Mr. Westlund a dime."

Westlund had once been convicted of felony tax evasion, but the conviction was later reduced to a misdemeanor and then expunged.

Cabaret investigated

Westlund said he asked to be paid back in about 2005 when Long Beach police began showing up with frequency to investigate his Fantasy Ranch strip club, which was on South Street in Long

Batts said his officers were indeed investigating the club - for violations - not because of a loan he didn't know about.

"Westlund, or anyone else, will never use that as something to stop me from enforcing the law, period," Batts said.

Batts said club dancers were found to be improperly dressed, or not at all, in violation of other city codes. The club was only permitted to allow topless dancing.

In addition, the state Department of Alcoholic Beverage Control, cited the club for violations of adult entertainment and alcohol licenses and made one arrest for prostitution in January 2005.

The prostitution arrest was later dismissed, Westlund said, adding that other "than that you'll find no charges anywhere."

"They were trying to yank my business license without me doing anything wrong," Westlund

Issues with the club eventually went before a business permit review panel. Westlund said in that meeting that Batts knew about the loan.

But the meeting is when Batts said that he learned of the loan for the first time.

Westlund later sold the club, which became a restaurant.

City Hall letter

The loan was questioned in an Aug. 29, 2003, letter to the city clerk by resident Lester Lewis. A subsequent letter by Lewis, who could not be reached for comment, was mailed to Shannon.

The loan between the "Westlund family" and Richardson was also referred to in a Press-Telegram editorial on April 3, 2004, endorsing Richardson's then-opponent, Dee Andrews, in a race for City Council. (Andrews lost that race but



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won the office when Richardson went to Sacramento.)

Shannon and Assistant City Attorney Heather Mahood referred the disclosure matters to the FPPC for review.

The FPPC later indicated by letter that it was satisfied with the amendments filed by Richardson, Shannon and Mahood said in interviews this week.

Three calls to the FPPC were not returned.

Second mortgage

Another loan to Richardson on the disclosure forms filed late involved the couple who sold her the Long Beach home, John and Verla Saylor, who live across the street from the congresswoman.

Contacted by phone, Verla Saylor said the loan was a second mortgage for \$27,000 at an 8 percent rate over 60 months.

The money was used, she said, to help Richardson buy the home in about 2000 because she needed to live in the 6th District to run for the seat.

The money was used to achieve a 20 percent down payment on the home.

Saylor said Richardson at times was late on her payments but eventually refinanced when the home's equity increased with the market and paid her back in full.

In addition, Saylor criticized media coverage of Richardson's financial problems, which include defaulting on the properties in Long Beach and San Pedro, losing a Sacramento home in foreclosure and failing to pay back auto mechanics and print shop owners who did work for her.

"Laura is a really good public servant," Saylor said. "Anything we've ever asked her to do has been done to our satisfaction."

She also said that Richardson was at a disadvantage compared with other candidates because she does not come from a monied background.

"It's hard for people who don't have much money behind them to run for office, even though they are dedicated public servants," she said.

Uncommon practice

Galletta said that in the 10 years she has been collecting the Form 700s, she could not immediately recall another case of an elected official failing to file one.

The statement requires officials to cite loans, gifts, debts and other financial holdings in hopes of preventing conflicts of interest when council members discuss or vote on city business.

"I especially try to see to it that officials (file)," Galletta said. "That's just part of the job. She was not singled out."

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Transcript of Today's Speaker Pelosi Press Conference

Washington, D.C. – Speaker Nancy Pelosi held her weekly press conference in her office in the Capitol this morning. Below is a transcript of her remarks:

On Republicans Blocking Unemployment Legislation Yesterday:
"We could have helped 3.8 million Americans who are out of work in
large measure because of the disastrous economic policies of the
Bush Administration. And yet the Republicans said no. We could
have helped 3.8 million Americans for whom 13 extra weeks of
unemployment insurance, a system they have paid into, paid into
throughout their careers, could have meant not losing a home, a car,
or having to skip meals or needed health care. And yet the
Republicans said no...[We] will bring the bill back to the floor
today...and I am certain we will pass it. We will offer help to
Americans struggling to get back to work."

On Democrats Passing Legislation to Reduce Energy Costs and Spur Alternative Energy:

"And there is more to come. There is more to come. We will keep working to offer America innovative energy solutions, solutions that will reduce the cost of energy to our people, grow and green our economy, strengthen our security by reducing our dependence on foreign oil cartels in foreign countries, and help us preserve the planet."

Thursday, June 12, 2008 10:50 a.m.

Speaker Pelosi. Good morning. This is a sad morning for us. Our thoughts and prayers and condolences are with the people of the Midwest coping with the tornado that took the lives of four Boy Scouts last night after the tragic flooding there. Congress will provide whatever is necessary to help people get back on their feet at this difficult time. We need to hear from them an evaluation of what their needs are. But we stand ready to help in any way that we can. I have conveyed that to the governors and to the Members of Congress from those regions.

This comes now at a time, of course, that Americans are dealing with a severe downturn in the economy. Last Friday, not even a week ago, last Friday the price of a barrel of oil increased by the same amount that a barrel of oil cost a decade ago. In one day, it went up the same amount as it cost a decade ago, just over \$11 a barrel. On that same day last Friday, we saw the largest unemployment spike in 22 years.

need a new President, we need a New Direction, and it is just a matter of a short period of time and that will happen.

Q Madam Speaker, are you concerned about the reports that have come out about Congresswoman Laura Richardson's multiple home defaults, not paying car loans, etc.? Is this appropriate for a Member of Congress?

Speaker Pelosi. You know, I am not as familiar as you are probably about all of that. I noticed that there was something in the paper, I think, this morning, but I didn't get a chance to read it. But every Member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law. And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.

Q Madam Speaker, on the unemployment extension, Republicans say, "Look, there are a lot of these states that have between 2 and 3 percent unemployment. Why should they be beneficiaries of a 13-week extension? Is that not a waste of money?" What do you have to say to that?

Speaker Pelosi. To those who say that many states have low unemployment, and therefore those states should not get unemployment benefits, I would say that despite the percentage in a particular state, there are about 100 regions in the country, high impact regions impacted by unemployment. And they are across the board in all of the states in our country. In some states, our state in California, it is very, very hard hit by unemployment. My city of San Francisco, not so much. But it doesn't mean that - now, this is not just by state, it is by family, it is by community, it is by region as well as by state. And in order to just pick out a few would mean that many, even millions of people who need help who have lost their jobs through no fault of their own would not be able to receive those benefits. We think of them as one person at a time.

Q Can I ask about Senator Obama? To what extent have you been talking with him, especially since he has become the presumptive nominee? And do you expect that he will be up here meeting with you, meeting with the Caucus in coming weeks to plan the campaign?

Speaker Pelosi. I shared with you last week that I had that morning by coincidence crossed paths with Senator Obama at the AIPAC meeting. And we had an opportunity to speak very briefly at that time and to say that at the appropriate time we would sit down and talk about issues and politics as we go forward. I haven't done that so far.

Q Any plans?



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News

Foreclosure Trustee Moves To Rescind Auction Sale of Cong. Richardson's Sac'to Property

(June 10, 2008) -7 The foreclosure trustee on a Sacramento property on which Washington Mutual Bank (WaMu) was the lender and Cong. Laura Richardson (D., Carson-LB) was the owner has filed a notice to rescind a May 2008 foreclosure auction sale of the property.

The notice of rescission has been recorded in the Sacramento County Recorder's office and is a matter of public record.

Asked for comment/information on the action, WaMu spokesperson Sara Gaugl told LBReport.com:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan. We are, however, committed to treating all of our customers with the same level of consideration and fairness.

"More broadly, if any loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation.

"As you would expect, the conditions in which a lender would seek to rescind a foreclosure sale are driven by the specific facts of each case."

News of the development was first reported today (June 10) by *Daily Breeze.com* reporter Gene Maddaus (and appeared in the co-owned *Press-Telegram*) and indicates the new buyer of the property intends to keep the property and plans a lawsuit against Cong. Richardson and WaMu regarding the latest action. *LBReport.com*



Long Beach Armada Pitcher Nick Bierbrodt and President Steve Bash discuss upcoming baseball season.



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- Lost, Found & Adoptable Pets

independently confirmed information regarding WaMu's action and other information reported below.

Cong. Richardson has previously told LBReport.com (and other media outlets) that she believes rescinding the sale is justified, citing communication between her and her lender to cure a default on a Sacramento property...which nevertheless proceeded to a foreclosure auction at which time it was purchased by a new buyer,

As reported by *LBReport.com*, on May 23 Cong. Richardson provided us [and other media outlets] with a copy of an April 17, 2008 letter she received regarding the Sacramento property. It indicates it's a debt collection letter [typed signature line indicates the lender], refers to loan reinstatement figures in an enclosed document not provided to us, invites remittal of the reinstatement amount to the lender's address.

"We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008," the letter states.

Cong. Richardson also provided us with a May 22, 2008 email to her from a third party [name blacked out, but she identified it in her conversation as her lender] which includes an unsigned consent form it says is needed to release an attached letter to a third party purchaser "to facilitate the rescission of foreclosure sale."

In a May 23 telephone conversation with LBReport.com, Congresswoman Richardson described what took place as follows:

Cong. Richardson: The [May 22 document] asks me to provide consent to provide this document to the third party mortgage company who was involved with this on May 7 [reads the consent form]...Prior to April 14, I had had several conversations with this lender, but on April 14 we came to a final agreement of what my payment program would be for this property. On April 17, they sent me this letter [refers to reinstatement amount, sixty day hold and June 4 expiration date]...

So what this demonstrates to you and to everyone else we've been talking to is that at the time of May 7, I had an agreement in hand,



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I had reinstatement figures and I had began to pay on those reinstatement figures and was operating in a reinstatement loan modification.

Now how their departments communicated that a reinstatement was on file, I can't speak to, but what I can say is my lender agrees that I had an agreement. I know I had an agreement, and we now taking the appropriate process to have this prior, pre preliminary sale to be rescinded.

As first reported May 20, 2008 by the Sacramentobased *Capitol Weekly*, the Sacramento property's lender filed a notice of default on that property in December 2007 which went to an auction sale and was purchased by a new buyer in May 2008.

As previously reported by *LBReport.com* and multiple outlets, notices of defaults were recorded by other lenders in connection with properties owned by Richardson in Long Beach and San Pedro. Defaults on the LB property were filed but rescinded. A default on the San Pedro property had escalated to a notice of auction sale but the sale hasn't taken place.

In connection with her May 23 conversation with us, Cong. Richardson provided documents indicating that the LB and SP home loans have been modified and are current and reinstated.

Cong. Richardson said at the time: "I do have an active, viable loan that I am responsible for to make payments for that [San Pedro] property [and] for all three pieces of property."

Property taxes on the Sac'to property were reportedly in arrears at the time of its auction sale but are current on the two L.A. County properties.

Return To Front Page

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June 10, 2008

CREW Calls Richardson 'Deadbeat Congresswoman'

@ 1:23 pm by Andy Barr

The Hill's Jared Allen has the story.

The Congressional watchdog group Citizens for Responsibility and Ethics in Washington (CREW) on Tuesday fired a shot at Rep. Laura Richardson (D-Calif.), describing her financial problems as "appalling" and calling her a "deadbeat congresswoman."

Richardson has been the subject of media scrutiny since she lost one of her three California homes to foreclosure in May. A review of state records showed that she has a long history of defaulting — a total of eight times since 2004 — on each of her three homes in the state.

The Hill reported last week that Richardson left off her financial disclosure statement the heavily indebted mortgage of her Sacramento home, which may be a violation of House ethics rules and federal law. Over the weekend the Long Beach Press Telegram reported that Richardson has a history of unpaid car repair bills. Since those reports were aired, Richardson apparently settled some of those debts, according to Los Angeles media outlets.

While stopping short of calling for an official ethics investigation, CREW Executive Director Melanie Sloan called Richardson's financial situation "shocking."

"Rep. Laura Richardson's appalling financial dealings raise serious questions about her ethics," Sloan said in a statement. "What kind of responsible adult — much less elected public official — only pays her bills when she's called out by journalists? How can Rep. Richardson effectively represent the same people she is cheating? We all know about 'deadbeat dads.' Now we have a deadbeat congresswoman.

"With a history like this, there are sure to be other unpaid bills and financial irregularities yet uncovered."

A spokeswoman for Richardson was not immediately available for comment. Richardson's office has repeatedly refused to respond to press inquiries from The Hill.

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Long Beach News | 05.24.08 | news@lbpost.com

Richardson Responds To Public

Congresswoman Laura Richardson has responded to the media and public that her home foreclosure was improper. The LA Times covers the story here.

Below is also a release that her office recently sent out about the story.

The recent stories published regarding residential property that I own in Sacramento require further clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. All of the transitioning has affected my finances.

In March of this year, I was notified that the mortgage was in default. At that time, I began continuous and ongoing discussions with the lender to reinstate and modify the loan, which I believe will preempt any subsequent sale. Since those discussions were initiated, I was not notified of any pre-emptive sale of the property in May.

Of the two housing bills that were cited with the allegation that I recused myself from these votes. I did not. I was absent from that period in May from Washington, D.C. and my duties in the House of Representatives earlier this month due to the untimely death of my Father and his subsequent funeral in California.

I am continuing to seek resolution with my lender of the outstanding issues and to fulfill all financial obligations on this property.

Comments

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Connie M said:

Shame on the 37th district for electing such a flake

LB parent said:

Please explain why we should want to have someone this irresponsible as a member of Congress, let alone representing us here in LB. It's incredible to me that she even tries to defend her situation, especially so weakly. Please, just resign Laura.

Voter said:

Laura, you lied to us until you could not feasibly deny your foreclosure any longer. You ignored your payments for nearly a year with no fear of retribution and no self-imposed limits. And yet we are trusting you with federal legislation...who is the real fool here? Laura, you could have taken many steps over the past year to avoid this entire mess. Do we really want a legislator who plans poorly for the future, then lies to get out of the mess? That's what Bush did with the Iraq War! Laura, from now on, I want you to tell the truth about yourself, even if it is ugly. We, the people of the 37th, deserve your absolute honesty. It is the most sincere form of respect.

Michael Davidson said:

Recently I had one of those "I need to write my congressman about this." Then I remembered my

congressperson is Laura Richardson, and I don't believe there is any elected official more worthless in Southern CA. This foreclosure story didn't come as any surprise to me. The level of arrogance to buy a 535k home on your first term in the state assembly is astounding. There are U.S.Representatives that share apartments. I doubt Richardson has a roommate.

David said:

Why is the fact that she switchd jobs relevant? When she became an Assemblymember in 2007, she had a salary of \$110k+, plus a tax free per diem of \$170 a day, plus the use of two cars (with free gas). And then when she became a member of Congress, she had a salary of close to \$170k, plus a free car. There was absolutely no "down time" in which she was not earning one of these salaries. She has failed miserably to manage her own finances, but she is entrusted to manage the country's? This is beyond shameful.

Dennis Smith

Congresswoman Foreclosure: An Opinion From A' Mortgage Professional

I subscribe to a lot of publications and information sources to stay on top of what is happening in my industry; the mortgage industry and more specifically the mortgage brokerage industry. Daily I am reading columns, articles and opinion pieces on the real estate, mortgage and credit markets, on housing prices, on lenders shutting down offices and stopping wholesale lending (where we operate), on foreclosure rates and homeowners trying to negotiate settlements and short-pays.

It is from this background of knowledge and over twenty years experience that I read earlier this week of Congresswoman Laura Richardson's property in Sacramento having been foreclosed on by the lender, Washington Mutual. That said the basic facts are Richardson purchased a property in Sacramento in January 2007 for \$535,000 with no down payment and a credit of \$15,000 for closing costs from the seller. According to the reports Richardson subsequently failed to make mortgage payments causing a notice of default to be filed in March 2008 and also failed to pay property taxes amounting to over \$9,000. On May 7, 2008 a Sacramento real estate broker purchased the property that had been Richardson's at an auction of foreclosed properties; Richardson's foreclosure was over the home is no longer hers.

Two releases from Richardson's office, one dated May 21, 2008 the date the story broke and another from yesterday, May 22, 2008; the first statement states with italic emphasis, the property is "not in foreclosure and has NOT been seized by the bank." In the second release her office states she had several different jobs and positions from 2007 to 2008 and "all of the transitioning has affected my finances."

Questions abounded as I read all the available information, questions as a constituent of Richardson's district naturally, but more questions as a mortgage professional with experience and knowledge of the mortgage process from application through funding and the foreclosure process. Here they are.

In the May 22, 2008 statement Richardson speaks to the number of positions and offices she held from 2007 to 2008 and that it affected her finances. Richardson was elected to the State Assembly in November 2006. Which means shortly after being elected to a position with a salary in the neighborhood of \$110,000 at the time, Richardson entered escrow on a \$535,000 home, qualified for a \$535,000 mortgage and closed escrow on that home and mortgage. At the same time she maintained her official residence in Long Beach, also with a mortgage.

When Richardson applied for her loan was it with her upcoming salary of \$110,000? Was this what we term a "full doc" loan or was it a "stated income loan" where no verification of income is required? If the latter one wonders if Washington Mutual will investigate the stated income on the application in light of their loss of approximately \$200,000 on Richardson's mortgage.

Closing in January 2007, Richardson's first payment due date was either February 1 or March 1, 2007. According to reports Richardson was over \$18,000 behind on her payments in December 2007, which would be approximately four to six months worth of payments. Apparently she stopped making payments some time after May or June 2007. It appears that after she purchased the property, Richardson probably made only three to five payments before she quit paying on the mortgage. This coincides directly with the timing of her run for Congress, a race that was won when she beat fellow member of the Assembly Jenny Oropeza in the June 2007 Democratic primary. Did Richardson quit making payments after she won the primary or before? When Richardson took the oath of office in September 2007, how delinquent was she on her mortgage?

Richardson claims in the May 22nd statement that "In March of this year, I was notified that the mortgage was in default. At that time I began continuous and ongoing discussions with the lender to reinstate and modify the loan..." Richardson had to be notified the mortgage was in default? Who did she think was paying the mortgage if not herself? How could the payments not have been made for possibly nine months or more and she was not aware of the account's standing? How can someone honestly not know they are tens of thousands of dollars delinquent on a mortgage?

During the Congressional campaign Richardson loaned her campaign \$60,000. Was winning her seat to Congress more important than fulfilling her obligation to Washington Mutual and her promise to pay as stated on the note and deed of trust she signed? Why was she asking the voters to trust her to represent them while at the same time breaking the trust Washington Mutual put in her to repay her obligation. If she had the \$60,000 to lend her campaign she definitely had the funds to pay her mortgage, why did she not make the payments on her mortgage?

At the time of the trustees sale on May 7, 2008 over \$9,000 was owed in taxes on Richardson's property. From taking ownership of the property in January 2007 until it was foreclosed on in May 2008 it appears Richardson failed to make the tax payments due in April 2007 (for which about half the payment would have been credited to her at time of sale by the seller), December 2007 and April 2008. As a member of the United States Congress in a position to determine the tax obligations that you and I pay, what justification does Richardson have for failing to paying her property taxes to the County of Sacramento?

Finally, during her campaign against Oropeza for Congress, Richardson's campaign had a mailer critical of Oropeza missing several votes and days in attendance in the Assembly—some of the absences were because Oropeza was battling cancer. Was it a bigger transgression for Oropeza to have been absent for a period from her duties as a member of the State Assembly, or for Richardson to have missed her mortgage payments? Ultimately which costs the taxpayers and constituents more? Which was a greater violation of trust?

Clearly Richardson has benefited from the timing of this issue. The notice of default was filed as public record in March 2008, but the story was not picked up until this past week—well after the filing deadline for those who wish to challenge Richardson in the primary on June 3rd. On the primary ballot will be two challengers, seemingly perennial candidate Peter Mathews and Wrigley resident Lee Davis; had the news of Richardson's default been public sooner would we have seen Oropeza challenge Richardson again?

Unless a strong independent candidate or a candidate backed by the GOP running as an independent can make the November ballot it appears that Richardson will win the local primary and therefore the election in November due to the gerrymandered district that is overwhelmingly Democrat. Between now and then will we see a mea culpa from our esteemed Congresswoman?

This story touches me personally. For months I have been reading and hearing about dishonest mortgage brokers who lied and cheated and forced borrowers into bad loans that are now foreclosing on poor homeowners who had no knowledge of what was happening. The negative press and sentiment to my industry as been tremendous; thankfully my client base and millions of other homeowners in the country know that there are honest and trustworthy brokers who have helped them achieve homeownership. There are too many Laura Richardson stories out there that are not reported, borrowers with the means to pay there mortgages, they just choose not to; these borrowers add to declining home values, losses for banks and lenders going out of business.

But perhaps the part of the story that angers me the most is that over-regulation that is arising from Congress as they try to "solve" the problem; much of the regulation doing more to harm good buyers from getting good mortgages than solving any problems. Richardson is part of this process, part of the legislator issuing regulations governing the mortgage and real estate industries—does she have the integrity to recuse herself from future votes pertaining to mortgage, credit, banking and real estate? What about recusing herself from matters of taxation? She did not do so when she voted for the Mortgage Forgiveness Debt Relief Act of 2007; an act from which she now benefits. The \$200,000 principal loss by Washington Mutual is not a taxable event for Richardson thanks to her vote—had the act not passed she would be looking at a tax bill of \$40,000-50,000 depending on her tax bracket.

Yes fellow mortgage brokers and I have been taking it on the chin as the media and public officials pile on and point the finger at us for the credit crisis and rising number of foreclosures. But those of us that are honest, deal with our clients from a position of integrity and work hard to further homeownership in our communities know we are not the bad guys and that our clients and business partners still trust us.

In the end I ask, who do you trust more your local mortgage broker or your Congressional Representative?

Your thoughts welcome, click here to email me or on "Leave A Comment" below for public response.

Transcript from CNN Election Center June 25, 2008 - 8:00 PM ET

(BEGIN VIDEOTAPE)

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): This is how it's supposed to work.

REP. NANCY PELOSI (D), HOUSE SPEAKER: Every member of Congress is responsible for living up to the highest ethical standard.

FINNSTROM: But the rest of Speaker Nancy Pelosi's message seemed aimed at one colleague, in particular.

PELOSI: Many people in our country are caught in a foreclosure crisis. It wouldn't be -- members of Congress maybe are as well.

FINNSTROM: Well, at least one is. California Democratic Congresswoman Laura Richardson. She's in the middle of an ugly mortgage and financial mess. In fact, just one week ago, both the House minority and majority leader asked whether their colleague should face an Ethics Committee investigation. Melanie Sloan heads the liberal watchdog group Citizens for Responsibility and Ethics in Washington.

MELANIE SLOAN, CITIZENS FOR RESPONSIBILITY AND ETHICS: Laura Richardson loaned her campaign committee \$77,000 for her run for Congress. She did that. At the same time, she should have been paying her mortgage and her California property taxes.

FINNSTROM: Here's the back story. Earlier this month, CNN and others reported Richardson's dizzying string of mortgage failures. The congresswoman had loaned her campaigns big money during her climb from local to national politics. At the same time, she was buying not a second, but a third house she could not afford.

REP. LAURA RICHARDSON (D), CALIFORNIA: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Lenders foreclosed on one of Richardson's houses. She repeatedly defaulted on her other two.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Eventually, Richardson's lender changed its mind on the foreclosure of one of her homes and that angered the man who bought it at auction. He believes the congresswoman got preferential treatment. As for the ethics investigation, that watchdog

group says the appetite to investigate Congresswoman Richardson seems to have disappeared.

SLOAN: Although there have been members of Congress who have complained about Laura Richardson's conduct and have suggested that the Ethics Committee ought to look at it, nobody has actually gone to the trouble of sending a complaint over to the Ethics Committee. Meaning that the Ethics Committee doesn't have to do anything.

FINNSTROM: Sloan's group filed a complaint anyway, charging the congresswoman crossed ethical lines. And that brings us back to Steny Hoyer, the majority leader, who wondered about investigating his Democratic colleague. He now appears to have done a political about-face. Tonight, he's helping her with a fund-raiser for her reelection bid.

REP. STENY HOYER (D), MARYLAND: That does not mean because I think questions have been raised that automatically one should assume that those allegations are true or founded and therefore, Miss Richardson asked me some weeks ago to sponsor a fundraiser for her. I assume with others. But in any event, I do that for almost every one of our members and I agreed to do that.

SLOAN: On the one hand, he's saying that her conduct may be unethical, and on the other hand he's holding a fund-raiser to help her retire her campaign debt, which means basically that he's helping her retire her debt to herself and helping her pay off her mortgage.

FINNSTROM: So while everyone's questions about Richardson's financial mess may continue --

HOYER: We're in a tough business. People are making attacks, allegations all the time. Again, the Ethics Committee is specifically designed to look at allegations regarding members' conduct. If this rises to that level, then I think the Ethics Committee should and will look into this matter.

FINNSTROM: At least for tonight, in Washington, it's politics as usual.

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(END VIDEOTAPE)



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Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

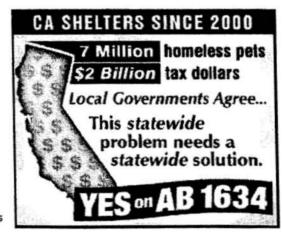
As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and



purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her

Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.



A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 -\$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that

house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she

said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to <u>documents at the Sacramento County Clerk's office</u>, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

<< Back

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Richardson fundraiser on Hill a go

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 11:17:00 PM PDT



Rep. Laura Richardson.

WASHINGTON - The majority leader of the House

of Representatives is co-hosting a fundraiser for South Bay Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event tonight on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold in foreclosure.

Since then Richardson has paid herself back about \$18,000.

Richardson's lender, Washington Mutual Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by

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the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not respond to a message Tuesday seeking comment.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes - one in Long Beach, the other in San Pedro - that have fallen into default seven times.

Richardson also has left car repair bills unpaid and failed to disclose certain financial details including a loan from a strip club owner - when she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in the November election.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.

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Richardson fundraiser to go on

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 09:57:14 PM PDT



WASHINGTON - The majority leader of the House of Representatives is co-hosting a fundraiser for Long Beach Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event this evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md. Political action committees are being asked to contribute up to \$5,000 apiece.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election to Congress last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure.

Richardson has paid herself back about \$18,000.

Richardson's lender, Washington Mutual Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said. "We have an awful lot of people who have defaulted on mortgages around the country, unfortunately."

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

Richardson's office has denied that, contending an Ethics Committee attorney has assured her her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment.

"Not only are Democrats in Congress defaulting on their credibility when it comes to addressing

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the mortgage crisis, but it appears that they are in favor of political bailouts as well," said Ken Spain, spokesman for the National Republican Congressional Committee.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her district that have fallen into default six times.

The Press-Telegram previously reported that Richardson also had left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when she served on the Long Beach City Council representing the city's 6th District.

Richardson won the special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

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Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff
Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house.

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11.053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

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TRANSCRIPTS

Return to Transcripts main page

CNN ELECTION CENTER

Aired June 20, 2008 - 20:00 ET

BLITZER: It's hard to believe, but more Americans are defaulting now on their mortgages than at any time since the Great Depression, 1.2 million last year. Last month alone, more than 70,000 homes in California were in foreclosure. But as Kara Finnstrom reports, one California homeowner caught up in this mess might surprise you.

(BEGIN VIDEOTAPE)

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default

again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid assent, she rose from local to state to national politics. Part of the cost? Loaning her campaign \$177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic. They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

BLITZER: So how does someone who makes close to \$170,000 a year, that's her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It's still happening every day of the week. Everyone thinks there's been a clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -allowing people to rewrite their mortgages with the lenders so that they can manage their
immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel. BLITZER: Shall we hold our breath? Do you think they'll do it? CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.

Would you pay \$1,300/mo. to lease a car? You already do.

06/30/2008

Off topic but irresistible to those following the saga of U.S. Rep. Laura Richardson (pictured), the triple-default and single-foreclosure Democrat of Long Beach: the car she leases for official use is the most expensive lease of any member of the House of Representatives, according to Gene Maddaus of the Daily Breeze.

Maddaus: "When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status. She settled on a 2007 Lincoln Town Car the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives."

Please note the phrase "at taxpayers' expense."

Better known for defaulting on three mortgages and losing one house to foreclosure, Richardson is fast gaining a reputation for inventive auto financing. The backstory from Maddaus: "When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars."

I know, I know, it's not a housing story. But I also know some of you are following the saga of Rep. Richardson's personal and public finances. For my money it's one of the better political stories to come out of the foreclosure crisis.

Richardson the Realtor? It's not so far-fetched

By John Canalis, Staff Writer 07/01/2008

U.S. Rep. Laura Richardson's housing woes - defaults in Long Beach and San Pedro, a foreclosure and unpaid property taxes in Sacramento - are well-documented.

What is less known is that the Long Beach Democrat once held a real estate license.

The congresswoman was permitted to sell property in California from Dec. 16, 1998, to Dec. 15, 2002, state Department of Real Estate records show.

In the late 1990s, Richardson worked for short periods of time at Action Century 21, 3626 E. Pacific Coast Highway, and Prudential California Realty (now Coldwell Banker), 1650 Ximeno Ave., agents at both offices say.

A spokesman for Richardson says she never took part in any real estate transactions.

"Congresswoman Richardson has never utilized the license in any state," says aide William Marshall. "She has never listed or sold any property in any capacity for herself or anyone else."

A technician with the Multiple Listing Service, or MLS, says she could not find any transactions with Richardson's name on them; neither could a licensed Long Beach Realtor.

Marshall says Richardson did not take steps to renew the license when it expired.

Real estate was not Richardson's primary employment. Richardson, who was elected to the Long Beach City Council in 2000, was employed first at Xerox Corp. and by then by Lt. Gov. Cruz Bustamante during the years she was on the council.

Campaign debt

As of last week, Richardson had \$330,000 in campaign debt.

Likely reducing some of the burden, House Majority Leader Steny Hoyer staged a fundraiser June 25 to help pay down her debts.

How much was raised?

A spokeswoman for Hoyer says her boss doesn't know.

Richardson's spokesman would not comment.

The donations should eventually become public record.

Possible challenger

Richardson is running for re-election unopposed in November.

That could change if Long Beach resident Nick Dibs, 50, gets his name on the Nov. 4 ballot as an independent.

Dibs, a substitute teacher with the Norwalk-La Mirada and Garden Grove School districts, on Monday announced his run for the 37th District.

He has until Aug. 8. to gather 7,759 voter signatures.

A former Republican, Dibs calls himself a "progressive moderate." His petition is at dibsforcongress.com.

Peter Mathews

Cypress College Professor Peter Mathews says he will decide by next week whether to mount a write-in campaign against Richardson.

"I am very strongly considering it," the Long Beach resident says.

As a registered Democrat - he lost to Richardson by a wide margin in the primary - Mathews cannot earn a ballot position.

Los Al bond proposal

Los Alamitos Unified takes plenty of pride in its public schools, but the 10 campuses, which were built 40 to 50 years ago, need updating, the superintendent says.

The district found \$125 million in necessary infrastructure improvements to pipes, plumbing, wiring, heating and cooling systems, paint and other areas, says Superintendent Gregory Franklin.

The school board will discuss placing the bond issue on the ballot at its July 8 meeting.

To fund the bond, property owners in Los Alamitos, Rossmoor and Seal Beach would be asked to pay \$30 to \$35 for every \$100,000 of their homes' assessed value - at least until the bonds are paid back.

"There's a sense that schools help protect property values throughout the district," Franklin says.

If voters agree to tax themselves, the district can qualify for up to \$19 million in state matching funds.

Rossmoor cityhood

Add in the school bond, and Rossmoor voters will find an unusually busy election ticket.

Orange County supervisors voted last week to place Rossmoor cityhood - and two utility tax proposals to fund it - on the ballot. Residents will also choose a City Council that would serve only if taxes pass.

Those opposed offer this argument: There is nothing wrong with Rossmoor, so why change it?

Norm Ryan arraignment

Former Long Beach mayoral candidate Norm Ryan will be arraigned July 25 on allegations that he falsified travel vouchers while working for his last employer, an animal control in Redding, the city's newspaper, the Record Searchlight, reports.

At issue is whether Ryan traveled to San Francisco on behalf of the animal control or his private consulting business, and whether he flew to a Chicago conference for which he filed a reimbursement form.

Ryan denies the charges.

Buyer of Rep. Laura Richardson's house: She "walked away"

May 22, 2008

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it -- for the same price she paid for it in 2007.

Richardson (pictured) has denied a published report that her house went into foreclosure, saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: 'She's walked away from the property,' he said. 'I would be happy to resell her the home for the \$535,000.'

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for \$388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Read the entire Richardson statement by clicking below.

CONGRESSWOMAN LAURA RICHARDSON

For Immediate Release May 21, 2008

The story published in the Capitol Weekly regarding residential property that I own in Sacramento requires clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. While the transitioning has impacted me personally, the residential property in Sacramento California is not in foreclosure and has **NOT** been seized by the bank.

I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement — with no special provisions. I fully intend to fulfill all financial obligations of this property.

On two housing bills that were cited by the Capitol Weekly, the allegation is that I recused myself from these votes. I did not. I was absent from Washington, D.C., and my duties in the House of Representatives due to the untimely death of my father and his subsequent funeral in California.

I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable.

Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig they paid for her hotel and transportation — has more than a touch of irony. Our own Jeff
Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house.

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

Lawmaker in a financial rut

By Jeff Gottlieb May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic – it went 74% for **John Kerry** in the last presidential election – that no Republicans are running for the seat.

"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

"I don't care who it is, that's irresponsible to let it go like that," said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. "This is our neighborhood. It becomes personal when it's a few houses down and you're junking up the neighborhood."

Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, 'I've been awful busy. Sure.' "

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for \$135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign \$100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign \$77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it "One of the more bizarre political scandals in recent years."

Calitics.com said, "It seems like she's engaging in what amounts to a pyramid scheme – buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility."

Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting. Rep. Laura Richardson says foreclosure sale of her home was improper The Long Beach congresswoman says she had a written agreement with the lender.

From the Associated Press May 24, 2008

Rep. Laura Richardson (D-Long Beach) says the foreclosure auction of her Sacramento house was improper and contrary to a written agreement she had with her lender.

In a long interview Friday with the Associated Press, she struck back against reports that she had defaulted on her mortgage.

Her house was sold at auction earlier this month.

Richardson said the sale never should have happened and that she had renegotiated her loan to pay it off.

She said she is not getting special terms because she is a congresswoman.

In fact, Richardson said the experience has allowed her to relate to the thousands of other Americans -- including many in her district -- confronted with foreclosures. She said she wants to testify before Congress about it.

Last year, Richardson was elected to serve the 37th Congressional District, which includes portions of Carson, Compton, Long Beach and Signal Hill.

She previously served on the Long Beach City Council and in the state Assembly.

Rep. Richardson living large

Long Beach Rep. Richardson, who mismanaged three mortgages, needs to keep her house in order.

June 4, 2008

Now that Rep. Laura Richardson (D-Long Beach) has won her party's nomination to her first full term in the House, she can spend some time getting her own financial house — houses, actually — in order. As reported by the Capitol Weekly and the Daily Breeze, she skipped mortgage payments on her residence in Long Beach, another house in San Pedro and, for good measure, a third one she bought in Sacramento during her abbreviated stint as a state lawmaker.

Richardson shorted the Sacramento County tax collector by about \$9,000 in property taxes on her home south of the state Capitol. Capitol Weekly reported that she bought that house with no money down, then walked away from the loan and left the bank holding the bag. The house was sold at auction, but the congresswoman said the sale was improper and that she and her lender have renegotiated her loan. Let's hope that she hasn't yet bought herself a new place in Washington.

Richardson explained to the Associated Press that, after all, she has had four job changes in four months. And besides, her new jobs required her to move to new cities. There is a mortgage crisis nationwide, and many people are having trouble making payments now that their adjustable rates have shot up just as their properties' values have plummeted. So it's tempting to cut her some slack.

But the congresswoman is not just one more person tempted by a sub-prime loan or two. She skipped payments to her lenders and her government in order to fund her political races. She refinanced her Long Beach house and lent the proceeds to her Assembly campaign. She was still a freshman member of that body when Rep. Juanita Millender-McDonald died, and Richardson transferred part of the proceeds to her successful campaign to fill out the late congresswoman's last term. Meanwhile, the Daily Breeze reported, she failed to pay bills to other creditors, such as the Signal Hill printer that filled her order for announcements of her election to Congress.

Richardson is not the typical American with a housing problem. She is a politician who overextended herself to meet her campaign goals and believed there would be no political consequences. And she's right. If her financial sloppiness had become public a year ago, she might never have been elected to Congress. She had little difficulty raising money to campaign against a couple of challengers in Tuesday's primary, and she faces no Republican opponent in November. Now that she has a safe district and a virtual sinecure in office, we

are hoping that her experience teaches her something about responsibility. But we're worried it might instead teach her that a member of Congress can get away with pretty much anything.

Ethics watchdog wants probe of Long Beach congresswoman's foreclosure woes

The group asks a House committee to investigate Rep. Laura's Richardson's actions involving three homes. Congressional leaders say they won't seek an investigation.

By Jeff Gottlieb, Los Angeles Times Staff Writer June 19, 2008

A legal ethics watchdog group Wednesday called on the House Ethics Committee to investigate Rep. Laura Richardson (D-Long Beach) for actions surrounding the foreclosure of her Sacramento home and defaults on her homes in San Pedro and Long Beach.

William Marshall, a spokesman for Richardson, called the complaint "pretty mean-spirited. It rehashes old news." He said the House ethics counsel last week met with the congresswoman and said her ethics statement met House rules.

Melanie Sloan, executive director of Citizens for Responsibility and Ethics in Washington, acknowledged that the chances for an investigation were slim because members of Congress must ask for the probe, and the committee has shown little interest lately in investigating representatives.

House leaders said they would not ask for an investigation. Stacey Bernard, communications director for Majority Leader Steny Hoyer (D-Maryland), said it was up to the committee members to decide what course to take. "They have the power to do it themselves and should look at any allegations in the public sphere," Bernard said.

Mike Steel, press secretary for Minority Leader John Boehner (R-Ohio) said, "It seems clear from news accounts that her conduct was reckless. Whether that conduct passed over the line from reckless to unethical is matter for the Ethics Committee."

Should the committee investigate?

"That is a decision for the Ethics Committee," he said.

Sloan's group asked the committee to determine if House rules were violated when Washington Mutual rescinded the foreclosure of her Sacramento house after it had been sold, asking whether she had received a better deal than others in the same situation. The group also asked the committee to investigate if Richardson failed to properly report a loan on her financial disclosure statements and "engaged in conduct that does not reflect

creditably on the House by loaning her campaign money at a time when she was in default on her mortgage."

Richardson's homes have fallen into default a total of seven times, with five of them coming in the last 13 months. During much of that time she was lending \$177,500 to her campaigns for Assembly and Congress.

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press 06/12/2008

House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Watchdog seeks Richardson inquiry

By Gene Maddaus, Staff Writer

06/18/2008

A congressional watchdog organization filed an ethics complaint Wednesday against South Bay Rep. Laura Richardson, asking for a House investigation into her financial troubles.

The complaint, filed by Citizens for Responsibility and Ethics in Washington, accuses Richardson of failing to disclose her mortgage debt and suggests she may have received preferential treatment from her lenders.

Richardson, a first-year Democrat who represents Carson, lost her Sacramento house in a foreclosure sale last month - leaving behind \$9,000 in unpaid taxes - and has defaulted seven times on her two homes in Long Beach and San Pedro. She has also failed to pay smaller debts to local businesses until reporters inquired about them.

"This is pretty bad," said Melanie Sloan, executive director of CREW. "This just doesn't make Congress look very good. There seems to be building pressure on Richardson, and she's not exactly explaining herself."

Richardson did several interviews after the story first broke last month. But she refused to answer specific questions about her finances and has not been available since.

In a financial disclosure document filed Friday, Richardson listed her liabilities as "N/A." Members of Congress are not required to disclose mortgages on their personal residences, unless the outstanding debt exceeds the purchase price of the property, according to the CREW complaint.

That exception would appear to include at least the Sacramento property, which sold for \$388,000 at auction on May 7. Richardson bought the house for \$535,000 in January 2007, and had a loan balance of \$574,000 at the time of the sale. Richardson says the auction was held in error, and her lender, Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house.

The ethics complaint cites Richardson's "deplorable credit history" and calls for an investigation into whether she used her position to obtain loans.

It also questions whether Richardson should have been lending \$77,500 to her congressional campaign last year at the same time she was failing to make mortgage payments.

"Richardson not only has shown exceedingly poor judgment, she has violated House ethics rules," Sloan said. "She is unfit to be an elected official, at any level."

Richardson's spokesman, William Marshall Jr., said the complaint is "mean-spirited."

"It rehashes old news, and it doesn't serve any purpose other than kicking a person while they're down," Marshall said.

Marshall said that Richardson met with House Ethics Committee attorneys, and was advised that her disclosure form complies with the law.

The House Ethics Committee is not required to investigate or even respond to outside complaints.

A spokeswoman for House Majority Leader Steny Hoyer said that the Ethics Committee has the power to address such issues.

"Mr. Hoyer has always said that any allegations raised in the public sphere should be looked at by the Ethics Committee," said the spokeswoman, Stacey Bernards.

Richardson wins big despite financial woes

By Paul Eakins Staff Writer 06/04/2008

South Bay Rep. Laura Richardson waltzed to an easy victory Tuesday in her 37th Congressional District race despite revelations in recent weeks of the congresswoman's financial struggles.

With all 333 precincts reporting, Richardson, D-Long Beach, had an overwhelming 75 percent of the vote. Her two opponents, Cypress College professor Peter Mathews and community newspaper publisher Lee Davis, had 17 percent and 8 percent, respectively.

No other party is fielding a candidate to challenge Richardson in the November general election for the 37th District, which includes most of Long Beach, Carson, Compton and Signal Hill.

Both challengers had run against Richardson last year in a special election, and while they were losing by huge margins again this time, the results were a step up.

A perennial candidate, Mathews received just 3.5 percent of the vote last year in a field of 17 candidates. Davis received less than 1 percent in that election.

Mathews also ran for the Democratic nomination in 2002, 2004 and 2006 against Richardson's predecessor, Rep. Juanita Millender-McDonald, who died of cancer last year. In each election, he received less than a quarter of the votes.

In the nearby 46th Congressional District, with half of the 520 precincts reporting, Republican incumbent Dana Rohrabacher was leading his opponent, attorney and first-time candidate Ronald St. John, by a tally of 86.6 percent to 13.4 percent.

Rohrabacher, who has served in Congress since 1988, will face Democrat Debbie Cook in the fall. Cook was leading her challenger for the Democratic nomination, Dan Kalmick, by 80.6 percent to 19.4 percent.

Cook is an environmental activist and the mayor of Huntington Beach. She will face an uphill battle as she tries to unseat Rohrabacher in a strongly Republican district, which stretches from the Palos Verdes Peninsula along a sliver of coastal Long Beach and into Orange County.

A Libertarian candidate, Ernst Gasteiger, and a Green, Thomas Lash, will also be on the ballot in November.

Reps. Jane Harman and Maxine Waters did not face opposition in their Democratic primaries.

In the fall, Harman will face Brian Gibson, who ran unopposed for the Republican nomination in the 36th District.

Waters will face Ted Hayes, who was the sole Republican on the ballot, and Herb Peters, a Libertarian, in the 35th District.

In the 37th District, it was unclear what effect recent reports on Richardson's personal finances would have on voter sentiment going into the primary.

One of Richardson's three homes, a Sacramento house that she had bought last year during her brief stint in the state Assembly, was foreclosed and sold at auction earlier this year. Further media investigations revealed the congresswoman, 46, has defaulted eight times on her three properties since 2004.

Richardson had an unprecedented rise to power in 2006 and 2007, moving from Long Beach City Council to the state Assembly, only to win a seat in Congress a few months later after Millender-McDonald's death. Richardson took office in September.

Mathews has capitalized on Richardson's financial troubles, questioning Richardson's ability to make responsible fiscal decisions in Congress.

While Tuesday's primary may have been the only hurdle for Richardson to hold onto her seat for another two years, a write-in candidate from any party, including the Democratic Party, could still challenge her in November.

Richardson faces fight for house

By Gene Maddaus Staff Writer 05/27/2008

South Bay Rep. Laura Richardson will face an uphill fight as she tries to reclaim her Sacramento house, which was sold in a foreclosure auction three weeks ago.

Richardson, a first-year Democrat, said last week that she is working with her lender to try to rescind the auction on the grounds that it was held in error.

A real estate broker, James York, bought the house May 7 for \$388,000. Richardson argues that she had previously made an agreement with her lender, Washington Mutual, to reinstate her loan, which should make the auction invalid.

But several attorneys said Tuesday that the law in such cases is stacked in favor of the buyer at a foreclosure auction. Only in rare cases can an auction be overturned.

"It's gonna be very, very hard - even if the sale itself was improper - to get the sale reversed," said Richard Timan, an attorney who has handled similar cases. "People who don't make payments are not beloved by judges."

York said Tuesday that he plans on hanging on to the house and would be surprised if Washington Mutual sues to get it back.

"I'm not too worried about it," he said. "Once you get the deed, it's pretty much a done deal."

In California, two appellate decisions from 2005 deal with such cases.

In Melendrez v. D&I Investment Inc., the court held that a foreclosure sale was valid, even though the Melendrez family, of Watsonville, believed it had agreed to a repayment plan and had begun making payments.

"The Melendrez family had the same claim as the congresswoman does," said Timan, the plaintiff's attorney on the case, "which is that they had actually worked out a deal with the bank, and the bank hadn't documented it properly."

But all that mattered to the appellate court in that case was that D&I Investment was a "bona fide purchaser" - meaning, essentially, that the company bought the house in a fair auction, without committing fraud. The auction was upheld.

The other case, Bank of America v. La Jolla Group II, offers a ray of hope for Richardson. In that case, the Selesia family of Fresno fell behind on a loan with Bank of America. Before an auction was held, the family paid the entire arrearage on the loan. But the auction was erroneously held anyway, and the La Jolla Group II purchased the property.

The court voided the auction.

"Now it opens up the door for almost any sale to be challenged," said Susan Moore, who argued the case for the La Jolla Group II. "The trend seems to be moving more towards favoring the homeowner."

Richardson - who has also defaulted on her two other homes in Long Beach and San Pedro - described her agreement with Washington Mutual as a loan modification, and she said she had begun making payments on it.

Glenn Wechsler, who argued for Bank of America, noted that his case was limited to a reinstatement in which the entire arrearage was paid. He said he was unaware of a precedent that dealt directly with Richardson's circumstances.

But he said that often borrowers think they have an agreement to stop a foreclosure, when they don't. Assuming York is a bona fide purchaser, a judge will start from the "conclusive presumption" that the foreclosure sale was valid, Wechsler said.

York said the Bank of America case does not apply because Richardson did not pay off the entire arrearage.

"I know that for a fact," he said. "If I knew that she sent the money in on time, I would probably be thinking something different. But I know she didn't send it."

Additionally, he said he did not see why Washington Mutual would want to sue him to get the loan back.

"When the market was sky high, we would end up in lawsuits because there was equity in all the homes, and there's actually something to gain," he said. "In this case, there isn't anything to gain on the backside, except for a congresswoman's good will."

Without a reinstatement, Richardson will be unable to repay the \$9,000 in back taxes on the property.

As it stands, York has assumed responsibility for Richardson's tax bill.

U.S. Rep. Laura Richardson late on car bills

By Paul Eakins, Staff Writer 06/06/2008

Car trouble takes on a new meaning when it comes to financially distressed Rep. Laura Richardson.

In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week.

The next day, Richardson began using a city-owned vehicle - putting almost 31,000 miles on it in about a year - and continued driving the car five days after she had left the council to serve in the state Assembly, city records show.

Richardson, 46, didn't return phone calls seeking comment this week.

These are just the newest revelations of Richardson's ongoing financial problems and instances of her unpaid debts.

Last month, it was reported that Richardson's Sacramento home, where she had lived during her brief Assembly stint before moving on to Congress, had fallen into foreclosure and been sold at auction. Further investigation revealed she had defaulted on that house and two others in Long Beach and San Pedro a total of eight times since 2004.

Meanwhile, Richardson was lending money to her campaigns as she embarked on an unprecedented rise to power from council to Assembly to Congress in one year. On Tuesday, she won the Democratic nomination to serve her first full, two-year term in the House of Representatives, and she is unchallenged in the November general election.

Unpaid and abandoned

Richardson's car problems all started with a shimmy.

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said. Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do," Labreche said.

But on Tuesday, after an interview was requested of Richardson to discuss the 2-year-old unpaid bill, she went to the auto shop and paid Labreche, he said.

Similarly, Richardson last week paid off a \$150 printing bill owed to a local company following published reports about the debt.

Richardson also settled a bill Tuesday with another mechanic, Alvin's Auto Body in Signal Hill, only this time she came out ahead, in a sense.

About one month after Richardson had taken her BMW to Labreche for work, she got into a car accident that tore up the front left corner of her car, leaving it undriveable.

She initially had it towed back to Labreche for repairs, even though she still owed him money. But Labreche doesn't do auto body work.

So the car was sent to Alvin's Auto Body, which received the BMW on Nov. 17, 2005, according to owner Bob Lillegard.

But Lillegard never heard from Richardson or her insurance company, he said.

"I'd call her office, and they'd say she was too busy," Lillegard said. "I couldn't get through to her."

The BMW's extensive damage, Lillegard said, would have cost about \$9,000 to repair, which he suggested might have been more than the car was worth. The Kelley Blue Book Web site says a 1999 740iL BMW with standard options and 100,000 miles has a retail value of about \$15,000 today.

In December 2005, Lillegard filed for a mechanic's lien on Richardson's car to pay the towing, storage and administrative costs, he said. Lillegard said the lien was finalized in February 2006 and he sold the car to a junkyard, though a few days later, too late, Richardson sent him money to put toward the bill.

The junkyard bought the BMW for \$3,500, so Lillegard took the \$2,100 he said was owed him, and when Richardson went to the body shop on Tuesday, he paid her the difference, he said.

After Richardson abandoned the car involved in the accident, she apparently was without transportation.

City car use

So, on Nov. 18, one day after her BMW was towed to Lillegard's shop, she checked out a city-owned Toyota Prius to use for her council business, according to city Fleet Services Bureau records cited by city spokeswoman Meredith Reynolds.

Reynolds said the Prius was issued to Richardson that day, and that it was returned more than a year later, a few days after Richardson had ended her council tenure.

In a letter from then-City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles in roughly that same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Long Beach policy does not allow city vehicles to be used for personal use.

Rep's got expensive wheels

By Gene Maddaus, Staff Writer 06/29/2008

When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status.

She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives.

Richardson, a Democrat who represents Carson, has since become known for defaulting on two home loans and losing a third house - in an upscale neighborhood in Sacramento - at a foreclosure auction.

But her history with vehicles has been similarly fraught. When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars.

In her brief stint in the Assembly, she leased a 2002 Lincoln LS for \$304 a month - all but \$36 of it paid for by the state. So Richardson was already well versed in the use of government vehicles when she got to Washington.

A protege of Rep. Maxine Waters - she calls Waters "Big Mama" and herself "Little Mama" - Richardson has worked to cultivate an image of success since arriving in Congress last fall. That effort evidently included a major upgrade of her publicly funded car.

About 130 representatives leased cars last year, according to a report compiled earlier this year by Taxpayers for Common Sense. Most were in the range of \$400 to \$800 per month.

Richardson's 2007 lease costs show up on a more recent congressional spending report, because she did not pay the bill until February. According to the report, her first bill was for \$1,299, and covered a one-month period from mid-October to mid-November. She then paid a prorated amount of \$2,035 for the 45-day period from mid-November to the end of the year.

That makes her lease \$300 more expensive than the costliest car in the Taxpayers for Common Sense report. As of last winter, the newest member of Congress had far and away the most expensive car in the House of Representatives.

"A \$1,300 lease is a gold-plated lease," said Keith Ashdown, chief investigator for the watchdog group. "Because it's federal money and not their personal money, they're not looking for the best value."

Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only \$686 per month for it.

According to a former staff member, Richardson insisted that her Lincoln be specially customized, which may explain the high cost.

Richardson's spokesman, William Marshall, initially stated that Richardson is paying only \$940 per month for her Town Car, but gave no documentation of that. After he was presented with the expense report showing the \$1,300 lease amount, he declined to answer further questions.

"No comment," he said.

Richardson got the car from a local Enterprise Rent-a-Car office for her use when she needed to travel around her congressional district. The cost would not have been affected by her personal credit history, because it was paid for by the federal government. The price tag also did not include insurance, which Richardson agreed to pay for on her own.

At 8:30 p.m. April 3, a staff member was driving the car on the San Diego (405) Freeway, when he got into a crash. According to a California Highway Patrol report, the staffer, Henry Rogers, reported being struck in the rear by a white sport utility vehicle. The impact caused him to spin out and hit the center median and left major damage to the left rear of the Town Car.

The CHP report gives no information about the insurance on the car, other than to say that it was a "rental." But Richardson's subsequent actions suggest that Rogers may not have been listed as an eligible driver on her insurance policy.

According to the former staffer, after the crash Richardson required her district employees to buy additional insurance so they could legally drive the Lincoln. The former staff member did not want to be identified out of fear of jeopardizing future employment prospects.

Another former staffer said Rogers was not forced to pay for the damage to the car, but did not know how the issue was resolved.

Rogers referred questions about the crash to Richardson's spokesman, who did not return a call about the crash on Friday.

Richardson did not report the crash to Enterprise, but it is not clear that she was required to, given that she was self-insured.

Records also indicate that Richardson owes \$83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of \$40, but has since doubled because it was not paid on time.

Richardson also owes \$9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said Ashdown of the Taxpayers for Common Sense.

Richardson's congressional disclosure report lists no defaults

By Erica Werner, The Associated Press 06/16/2008

South Bay Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, the first-term Democrat listed no liabilities, although reports emerged late last month she had lost her Sacramento home to foreclosure and has homes in San Pedro and Long Beach that have fallen into default six times.

Richardson, a former Long Beach city councilwoman and state assemblywoman who now represents Carson in Congress, also had left old car repair and other bills unpaid until recently.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-San Francisco, and South Bay Rep. Jane Harman, D-El Segundo, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own properties in Northern California estimated to be valued as much as \$30 million.

They also exercised a \$1 million to \$5 million option last year to buy a house in San Francisco they had rented for several years.

Just one of the numerous multimillion-dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to investments by her husband, Richard Blum.

Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1million to \$5 million in a blind trust.

Richardson's loan was subprime

By Gene Maddaus, Staff Writer 06/13/2008

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - and six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson has said the Sacramento property was improperly foreclosed because she had previously worked out an agreement with her bank to delay the sale.

Washington Mutual has taken her side, and on June 2 filed paperwork to rescind the sale. York has accused Washington Mutual of extending preferential treatment to Richardson because she is a member of Congress, and sued to keep the house.

"Our position is this was a validly conducted foreclosure sale," said Tom Sheridan, York's attorney. "My client was the high bidder, and that's it."

Richardson began missing payments on her Long Beach home as soon as she bought the one in Sacramento. She started missing payments in Sacramento around the time that she won a primary election to replace the late Rep. Juanita Millender-McDonald in Washington, D.C.

Under the deed, Richardson agreed to occupy the Sacramento house as her primary residence for at least a year. Her primary residence was and is in her district in Long Beach.

Had she held on to the Sacramento home, her payments would be set to adjust in February 2009. Her rate could float as high as 14.8 percent, depending on prevailing market conditions.

Homeowners who got such loans usually expected to refinance them before the rate adjustment.

Richardson's staffers were unavailable for comment on Friday.

WaMu giving Congresswoman a break?

By Gene Maddaus Staff Writer 06/09/2008

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents' worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said. "Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said. "Basically you're saying, 'We're willing to fight for our borrower."

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments. But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the initial loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said. "We're talking about dollars and cents at this point."

In Richardson's case, Washington Mutual lost nearly \$200,000. If the foreclosure were overturned, the bank would have an opportunity to recoup some of that loss - assuming Richardson is able to make payments on three homes and rent an apartment in Washington, D.C., on her \$169,300 congressional salary.

From mess to mess

Laura Richardson's pledge is small reassurance to a voter looking for a cleanup.

05/27/2008

Who is going to fix the Mess in Washington? From the 37th Congressional District, it almost certainly will be Rep. Laura Richardson, D-Long Beach, whose own financial mess has become very public.

Richardson owned not one but three homes that had fallen into default, and one of them already has been sold at auction, leaving the lender, Washington Mutual Bank, holding the bag for \$200,000. She says, however, that the sale was a mistake she is trying to turn around, and she intends to "fulfill her financial obligations."

She has a long way to go to do that, even if she doesn't make good on the \$200,000, or the almost \$9,000 in unpaid property taxes on the foreclosed house in Sacramento. She has fallen more than \$12,000 behind in payments on her house in San Pedro, and, although the loan now is current, at one point was \$19,921.71 behind in the mortgage on her Long Beach house. She also is said to owe a campaign consultant \$200,000.

That last debt clearly reflected her priorities, which was to put everything she could get her hands on into winning election to Congress, just three months after a successful campaign for the state Assembly.

In a 90-minute interview last week, Richardson declined to go into what she described as personal financial details, but she did say she plans to turn her experience to advantage by testifying in the Senate and writing to the president on behalf of legislation to help other Americans who find themselves in a similar fix.

She already is eligible for some of that help herself. If she doesn't make good on the \$200,000 writedown of her Sacramento mortgage, legislation enacted last November (which Richardson voted for) would assure that she at least doesn't have to pay income tax on the forgiven debt. That's a start.

But we don't share her view that her problems are much like those of a typical American, who doesn't buy three houses and doesn't make anywhere near the \$169,300 salary of a congresswoman (nothing extra, she pointed out, for a housing allowance).

Why do we assume Richardson will be re-elected to Congress? Look at the alternatives. In the primary election Tuesday, it's Lee Davis, who has no discernible qualifications, and Peter Mathews, a college teacher who maybe could win if you gave him the grand total of all the votes he has collected running unsuccessfully for one office or another for the past umpteen years.

That's the primary. In the November election, nobody even bothered to seek the Republican nomination.

What's a voter to do? Might as well hope that Richardson is a lot better at fixing one mess than another.

Congresswoman defaults on home

By Gene Maddaus, Staff Writer 05/21/2008

Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago and left behind nearly \$9,000 in unpaid property taxes.

Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000.

After buying the home, Richardson hardly had time to live in it. Three months later, Rep. Juanita Millender-McDonald died and Richardson - then a freshman member of the state Assembly - launched a campaign to replace her in Congress.

Richardson won the election, pouring in \$77,500 in personal loans to her own campaign. Around the same time, she stopped making payments on the Sacramento house. The bank issued a default notice in December, and the home was sold at a public auction on May 7 for \$388,000.

Richardson declined to be interviewed Wednesday about the foreclosure, which was first revealed in Capitol Weekly, a Sacramento-based publication. But in a statement, Richardson denied that the home was in foreclosure and said it had not been seized by the bank.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement - with no special provisions," Richardson said in the statement. "I fully intend to fulfill all financial obligations on the property."

That would come as a surprise to James York, the Sacramento real estate broker who bought Richardson's house at auction. York specializes in buying and selling foreclosed homes, and said he eventually intends to resell Richardson's home, which overlooks a park in an upscale neighborhood.

York produced a trustee's deed confirming that his company, Red Rock Mortgage Inc., owns the house.

York said the house was relatively clean when he found it, at least compared to other foreclosed homes, though the garage was "full of trash to the ceiling." Workers have been cleaning it out and tending to the yard, which had been left unmowed for months.

When he bought the house at 3622 W. Curtis Drive, York assumed responsibility for Richardson's unpaid property tax bill of \$8,950.79.

"Tell Laura I'd be happy to have her pay my property tax," York said.

The real loser in the deal was Washington Mutual Bank, which issued Richardson a \$535,000 loan with no money down in January 2007. By the time the default notice was issued,

Richardson was underwater on the loan. She owed about \$575,000, including \$18,000 in missed payments.

Washington Mutual ended up writing off nearly \$200,000 of that debt to get rid of the property. "They took a beating," York said.

The previous owner of the home, Sharon Helmar, said the neighbors were "appalled" that Richardson was not maintaining the lawn. Another neighbor said that until recently the grass was about a foot high.

"It's kind of heartbreaking to see something you've worked on for 30 years be left and not taken care of," Helmar said. "You would have thought someone like that would have been a little more responsible."

The home is only a few minutes' drive from the Capitol. It is about 1,600 square feet, and has three bedrooms and 1 1/2 baths. It sits on a corner facing Curtis Park.

"It's your typical 1920s house," she said. "Hardwood floors, wallpaper. It's not huge, but it served us for a lot of years."

The neighborhood is known as affluent and politically liberal. A mayoral candidate lives nearby, and a former state senator lives three doors down.

"It is a very stable neighborhood," said Charlene Singley, the Realtor who sold the home to Richardson. "It has been affected by the downturn, however, because it is in the older, more established area of Sacramento, and it is close to the downtown urban core. It is one of the few neighborhoods that has not been hit as hard."

Singley was surprised to hear that the home had gone into foreclosure. Helmar said Richardson had delayed the purchase so long that that she started charging a daily penalty. Ultimately, Helmar paid a large portion of Richardson's closing costs.

"She was not a polite lady," Helmar said. "She had our Realtor in tears."

Singley declined to comment on the specifics of the transaction, calling it a private matter.

Though Richardson did not pay her property taxes or the balance of her loan, she has begun repaying the loans that she issued to her own political campaign. To date, she has returned \$18,000 of the \$77,500 in personal loans, according to federal campaign finance records.

Richardson, a former Long Beach city councilwoman, still owns a home in Long Beach.

One of Richardson's first votes upon arriving in Congress last fall was on the Mortgage Forgiveness Debt Relief Act of 2007. The bill helped homeowners by preventing the federal government from charging income tax on debt forgiven in a foreclosure, such as the \$200,000 forgiven in Richardson's foreclosure.

Joining 385 of her colleagues, Richardson voted aye.

Rep. Richardson didn't pay her car bills, either

June 9, 2008

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the <u>Long Beach Press-Telegram</u> reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another.

After wrecking her own car, she grabbed a city-owed vehicle and proceeded to put more than 30,000 miles on the car in just over a year. City policy states that city-owned cars are not for personal use in member's part-time role on the council in the 50-square mile city.

The car troubles come on the heels of <u>news</u> that Richardson lost her Sacramento home to a foreclosure after failing to pay her mortgage payments and defaulted on her two other homes in Long Beach and San Pedro.

All this while Richardson was loaning money to her own campaigns as she rose from the Long Beach City Council to the state Assembly and on to Congress in less than a year.

From the Press-Telegram:

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do," Labreche said.

A month later, she apparently wrecked the front of the car, rendering it undrivable. She then abandoned the car at another auto-body shop.

The Press-Telegram then reports that one day after Richardson abandoned her wrecked BMW, she checked out a city-owned Toyota Prius "for her council business."

She returned the car - 30,000 miles later - after she had left the council.

We'll let the Press-Telegram take it from here:

In a letter acquired by the Press-Telegram from then-City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles during part or all of the same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Council members can either use their own vehicles for council business and receive a monthly car allowance from the city, or they may use city vehicles. However, city policy doesn't allow city vehicles to be used for personal use.

Richardson has never been shy about using city cars.

In 2001 and 2002, she had the highest vehicle expenses of any council member, in part by putting nearly 7,000 personal miles on her car in 2002. At the time, she and other council members told the Press-Telegram that they hadn't been aware of the no-personal-use rule.

In 2003, Richardson had been using a gas-guzzling Ford Expedition owned by the city, but switched to a Toyota Solara to save money. She told the Press-Telegram then that she soon would stop using a city vehicle altogether and would switch to a monthly car allowance.

She scrapped that effort in 2005 when she left her BMW at the auto body shop and again got behind the wheel of a city car.

Richardson, by the way, never returned the paper's calls for comment. She did, however, go to the auto shops to pay off her debts.

Last Tuesday - as she was paying off the car bills - she overwhelmingly won her Democratic primary for reelection with nearly 75 percent of the vote.

Richardson foreclosure story grows

May 27, 2008

The story of the Sacramento home foreclosure of Rep. Laura Richardson continues to grow. Over the weekend, the Long Beach-area congresswoman gave her first interviews since <u>Capitol Weekly</u> reported her home had been foreclosed.

"I should have moved forward in an earlier fashion," she told the <u>Daily Breeze</u>. "I acknowledge that. I intend never to conduct business in that fashion again."

But the paper also reports the Sacramento home wasn't Richardon's only defaulted payments:

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She offered no apologies for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In an interview with the <u>Associated Press</u>, Richardson claimed her home was sold into foreclosure contrary to an agreement with her lender:

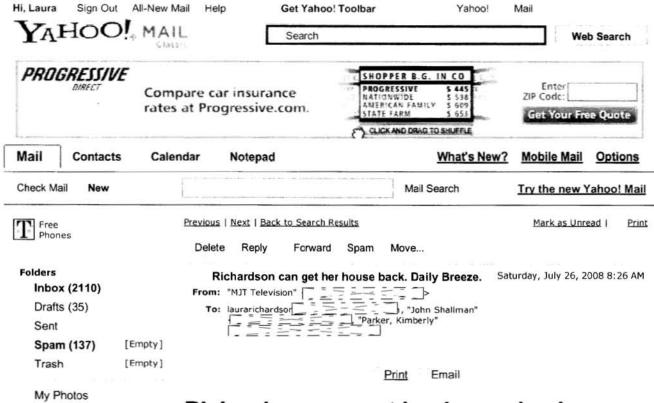
Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."



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Richardson can get her house back

By Gene Maddaus, Staff Writer

Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

In a statement, Richardson's lender, Washington Mutual, said the litigation had been "resolved," but that the terms are confidential.

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording special treatment to a member of Congress.

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a loan modification and had begun making payments, and that the bank had agreed to postpone the sale until June. Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on

At the time of the foreclosure sale, Richardson owed \$578,354.52 on the home, which she had purchased in January 2007 for \$535,000. York bought the house on the courthouse steps for

\$388,000 - sticking Washington Mutual with a loss of \$190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her

financial obligations.

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Speaker Nunez

Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.

On June 2, Washington Mutual rescinded the foreclosure sale, in a move that struck several real estate experts as extremely unusual. York argued that an ordinary customer would never receive such consideration.

In his lawsuit, York sought restitution, punitive damages, and attorneys' fees. He argued that the improvements had increased the value of the house, and that Washington Mutual had deprived him of potential profits.

York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.

By settling York's claim at undisclosed cost and reinstating Richardson's loan, Washington Mutual has wiped the foreclosure off her credit history and given her the opportunity to either short-sell the property or attempt to rent it out.

Asked if a similarly situated customer would be given the same treatment. Washington Mutual spokeswoman Sara Gaugl said, "We're committed to treating all of our customers with the same level of consideration and fairness."

Now that the house has been returned to Richardson, she owes \$9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.

Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent \$100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put \$77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

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CNN Transcript for Friday, June 20,

Tuesday, June 24, 2008 3:32 PM

From: "MJT Television"

To: "Parker, Kimbe<u>rly</u>"

laurarichardson

, johnshallma

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid assent, she rose from local to state to national politics. Part of the cost? Loaning her campaign \$177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic.

LR0765

They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

BLITZER: So how does someone who makes close to \$170,000 a year, that's her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It's still happening every day of the week. Everyone thinks there's been a clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having — allowing people to rewrite their mortgages with the lenders so that they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel.

BLITZER: Shall we hold our breath? Do you think they'll do it?

CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.



Another teensy twist in the Laura Richardson real estate drama -4:15 PM, June 20, 2008

Friday, June 20, 2008 6:59 PM

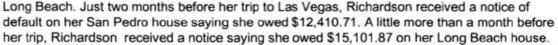
Another teensy twist in the Laura Richardson real estate drama

4:15 PM, June 20, 2008

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig -- they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activites.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in



Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission <u>investigate</u>? Will the Association of Realtors ask for its plane fare back? -- Veronique de Turenne



PT -- Online for Saturday, May 31.

Sunday, June 1, 2008 6:49 AM

From: "MJT Television"

To: "daysha74"

, laurarichardson

, rosa_e_hernandez

Richardson points out Mathews has debt, too

By John Canalis, Staff Writer

Article Launched: 05/31/2008 10:48:13 PM PDT

LONG BEACH - U.S. Rep. Laura Richardson, D-Long Beach, fired back Saturday at challenger Peter Mathews, criticizing his many runs for Congress and practice of lending his own campaigns money. A day before, Mathews had staged a press conference near his rival's central-area home to call attention to Richardson's failure at times to make payments on her houses in Long Beach, San Pedro and Sacramento. An aide to Richardson in Washington, D.C., sent an e-mail to to the Press-Telegram pointing out Mathews' outstanding debts, most of it money he lent his campaign.

"My opponent, on the other hand, pretends innocence when he has run over eight times, losing consistently, while continuing to amass large amounts of debt to himself and others," Richardson said. "Public records indicate my opponent has made 67 personals (loans) from 1996 to the present."

Richardson highlighted debts of \$132,895 from 2000-02, and \$251,504 from 2006 campaign and others. Reached on the campaign trail Saturday afternoon, Mathews, a Cypress College professor, said that the numbers sounded accurate, but that they were mostly personal loans he made to his campaign, some of it from the equity in his home.

"I do have campaign debt," he said. "It's to myself. I lent myself money and the campaign pays it back as I need it."

He criticized Richardson for likening her situation to his since he said he took on extra classes and has never missed a payment

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on any of his loans.

Richardson is just seeking a "moral equivalency," he said, adding, "She should focus on her own debt, the \$200,000 she owes Washington Mutual."

The two Democrats and community newspaper publisher Lee Davis are seeking their party's nomination Tuesday. Unless a strong write-in candidate materializes, the primary is essentially a winner-take-all contest; the Republicans did not field a candidate in the Democratic stronghold that represents most of Long Beach. In addition to problems with the Long Beach house that date back to her days on the City Council, Richardson recently lost a home she owns in Sacramento to foreclosure, but said she is working with the lender to get it back. Legal experts have said the odds are against her since someone else bought the home at auction. She also left behind outstanding property taxes in Sacramento.

Richardson also fell behind in her payments for the home she owns in San Pedro.

During a recent visit to the Press-Telegram, the congresswoman blamed her marital status, her humble beginnings, campaign costs and frequent job changes - she went from City Council to the Assembly to the House in a year's time - for the debt.

She also likened herself to other average Americans caught up in the mortgage crisis.

Richardson reiterated those points in a campaign mailing sent last week:

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote. "I do not fit any of these descriptions."

Her annual salary in Congress is \$169,000.

In the campaign flier, she apologized to supporters.

"I've made some mistakes," she wrote. "I am not perfect." john.canalis@presstelegram.com, 562-499-1273

---- Original Message -----

From: daysha74
To: MJT Television

Sent: Saturday, May 31, 2008 6:31 PM

Subject: RE: PT -- Online for Saturday, May 31.

Thanks for the article...can you email the article in the la times?

From: MJT Television < mittelevision

Sent: Saturday, May 31, 2008 12:30 PM

To: Daysha McArthur < daysha74 >; rosa e hernandez

Cc: Parker, Kimberly < kimberly.parker ; laurarichardson

Subject: PT -- Online for Saturday, May 31.

Mathews takes aim at Congresswoman Richardson's reputation

LOCAL: Richardson assails 37th District opponent Peter Mathews after he details housing troubles at a news conference near her home.

By John Canalis, Staff Writer

Article Launched: 05/30/2008 11:31:34 PM PDT

LONG BEACH - Congressional candidate Peter Mathews cashed in on U.S. Rep. Laura Richardson's financial woes Friday by staging a news conference within plain view of her home.

The Cypress College professor, who is challenging the 37th District congresswoman in Tuesday's Democratic primary, stood with a former fire chief and other supporters a half block from Richardson's fading Craftsman in the central area's 6th District.

"What we're seeing here is a pattern of fiscal irresponsibility," Mathews, 56, said.

Mathews' midday comments referred to Richardson's failure at times to make payments on homes in Long Beach, San Pedro and Sacramento. She has lost the Sacramento home - purchased when she served in the Assembly earlier this year - in foreclosure.

She did not come out of her home while Mathews was there.

Asked why he chose Richardson's neighborhood for his news conference, Mathews said he wanted to call attention to her housing troubles.

He drew the line at standing directly in front of the representative's home or knocking on her door.

"I respect her privacy," he said.

The congresswoman did not appreciate the visit.

"It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis (two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale)," Richardson

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Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY

Thursday, August 13, 2009 12:03 AM From: "laurarichardson To: "Daysha McArthur"

Don't forward to michael see if he picks it up himself frst. Sent via BlackBerry by AT&T

From: Daysha McArthur

Date: Wed, 12 Aug 2009 20:55:51 -0700 (PDT) To: <laurarichardson

Subject: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ

IMMEDIATELY Breaking News

Batts Leaving LBPD

by Jay Beeler

The Oakland Tribune this afternoon said that LBPD Police Chief Anthony W. Batts will take over the Oakland Police Department in September. He replaces Wayne Tucker, who resigned from the position in February.

Meanwhile the Beachcomber, in its Friday edition, is publishing a story about how Batts was being blackmailed by a police officer with release of a domestic violence report naming Batts and Congresswoman Laura Richardson, to whom he was once married.

Friday's Beachcomber story, part two of two parts about "Lobstergate," follows ...

Well before Lobstergate went to trial two of the plaintiffs worked very hard at getting city officials to "do the right thing" and clean up the organizational corruption they saw within the Long Beach Police Department.

"This isn't about Lobstergate, this is far more serious," Sgt. David Gage told a Press-Telegram reporter in October 2006. "This has shown me that the leadership within the LBPD failed to fulfill its duty when it was presented with a problem, that there is no honesty, integrity or respect in this administration."

Fellow officer and plaintiff Warren Harris echoed those words in saying "There is so much more going on here than some unauthorized dives."

Harris told superiors that the pending lawsuits that he, Sqt. Gage and Officer Craig Patterson eventually won for \$4.1 million in February 2008 "wouldn't have cost the city a dime" if they apologized, created a whistleblower policy that protected all city employees against retaliatory activity, and publicly broadcast that policy. It never happened.

Gage wrote a four-page letter in September 2006 to Mayor Foster, with copies to the city manager, city auditor, district attorney, city attorney, city prosecutor and others, attempting to exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief's office and one source has stated the crime report number has been changed and the original title changed to "bicycle report," apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to "blow the whistle" on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Blithe, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts' domestic violence reports and the subsequent blackmail attempts.

Batts' domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. "The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts' prior domestic violence crimes and he got the job," our source said.

Words used by former officers to describe Batts often ranged from "slick, charismatic, golden- tongued, outgoing and intelligent" to "vindictive, arrogant, egotistical, womanizer and mean." A former detective relayed the story about how one officer said "Hi Tony" to Batts in the public service building elevator with the response "You will address me a chief" and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gage was cited at about the same time as the LBPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and directly refuted Batts'testimony, thereby diminishing Batts' truthfulness as a witness in the eyes of the jurists.

Batts also falsely testified on the witness stand that the words "malcontent" would never come from his lips in describing certain officers. Sources within the LBPD said Batts often used the words at various meetings throughout the department. "It was very common for him to say that," one source said.

Plaintiffs Harris, Patterson and Gage claim that – in addition to the chief – they "witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney."

When all of the facts about Lobstergate – including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports – were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. "Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions," one knowledgeable legal source told the Beachcomber.

Summing It Up

A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department's management, in addition to stating that it was "very top heavy."

"The city council and our new mayor ... are so full of praise for him. He's the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?

"The chief doesn't work the streets, he doesn't answer calls for service, he doesn't work gangs, he doesn't solve homicides, he doesn't make arrests, he doesn't deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

"If the Chief is such a valuable asset and sought after by other agencies then why didn't the City of Inglewood snap him up when he applied for the chiefs job there? Why didn't the City of Santa Monica grab him but choose a subordinate instead?

"Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

"But don't overlook the fact that there just may be other reasons for the exodus. They won't tell you for fear of retaliation. They won't tell you what it's like to work for a man who will praise you one minute and smite you the next.

"Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment; he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way."

To: Congresswoman Laura Richardson

From: Daysha Austin

Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha

It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Mery Dymally 323-563 at Charles Drew University

The brass her would like to have a meeting with you; they would like you to come on campus but it's not the primary interest. They would like to meet with you when they are prepared in your office and I would like to visit with you this week. Thank you.

Albert Robles with WRD 562-234 Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 2nd -5^{th} and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don't remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU - 866-926

Congresswoman it's William trying to reach you. Please call me at 202-641

Angela with Lamps Plus - 310-542 or 310-763 (Thurs & Fri)

This message is for Madam Richardson; calling to let you know all of your merchandise is here and wanted to set up delivery or in store pick up. If you have questions please call

Wednesday, February 18

Merv Dymally - Charles Drew University 323-563- at Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.

To: Congresswoman Laura Richardson

Cc: Kimberly Parker

From: Matthew Mason, Scheduler

Subject: New Voicemail and Phone Messages June 19

June 28th

Maria (No Last name given) Sure Management Solutions (no number given)

"Laura, this is Maria again. This is about my 20th call. I know you are receiving my calls. Give ma a call so we can finish the work we started. Call me please. Bye."

June 25th

Brandon from Washington Mutual Phone 866-926 Tx Fax 469-948

"Hi Ms. Richardson, I am calling you about the documents we sent you regarding your Sacramento property. All we need you to do is sign, notarize, and fax the documents back to us. Once we have the papers, we can bring the house out of foreclosure. Please call me before you fax and mail them. Please send them by the end of the month."

June 25th

Greg Washington 202-423

"Hey Congresswoman, I am returning a call you placed to Lisa Berry in our DC office. This is Greg Washington with Chevron."

June 25th

Bob McFargo 310-722

"Hey Laura, I was calling to catch-up and see how you were doing. Give me a call when you have a chance."

June 25th

Terry Barton 310-660

"Hey Congresswoman, I talked to Lucky. I just need the information, so I can go through mike Layton to get the letter."

October 2nd

Ronald O'Connor with the City of Sacramento Code Enforcement Department (916) 869

I finally decided to get up of my tail and go out to your property on West Curtis myself and yes there were a few apples on the ground but not a big deal. There was also a piece of sheet rock on the ground and your garage was unlocked. I placed the sheet rock in the garage and put a lock on it; the key is in the mail box. The case is closed and I sent a letter to get rid of the fees. I also called Gene Maddis and let him know that there was not enough violations to report a case. Please call if you have questions.

Mack Dillan with Microsoft (202) 263

I left a message with Kim this morning...sorry we couldn't make your event but things have been crazy in the office. We cut a check for \$1,000 for you and I believe it was done before the reporting deadling.

Rosa Hernandez (562) 276

I hope you're feeling better; I'm calling to give you an update on a few things:

- The Boeing event went well this morning; there were about 500 people.
 Tim gave greetings from you and as he spoke your picture was on the screen; we were the only office that had a representative.
- Check your yahoo email as I sent you an update for Saturday's training and Tim emailed you draft verbage for the slate.

October 3rd

Mr. Giles (562) 505

I'm calling you about comorrow, Saturday to let you know that we need the dogs put away so we can get the fence done.

Darcy with Christine Sakone's Office at Honeywell (202) 662 Please call me when you get a chance.

October 4th

Mr. Giles (560) 505

I'm calling about the fence to let you know there's been a little delay. We can not do it this morning but will be out tomorrow, Sunday between 8 am – 9am.

October 2nd

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October 10th

Fiona Ma (415) 845

Hi Laura. I got a message that you called, please call me back or text me. My email address is fionamacta emails come straight to my blackberry.

Angela Gipson (213) 743 office 9213) 447-cell Returnedyour call.

Pyrith (562) 499

Dennis Lord (310) 612

My people are hammering me for the name and contact information for your consultant. I also need the FPPC number.

Willie Brown

I'm calling you from the hospital because I just had surgery and will be down for the next 3-4 weeks. I'm sorry I can't respond to your request until after Nov 4th.

October 15th

Kamala Harris (309) 624

I received your message and my Laura got it touch with your person. I hope you're doing well and am glad to hear you're pulling out of everything. You have all my support! It's a difficult time for me to do an event because we are pulling into a new season and I have to raise money for myself. Sorry we couldn't do something earlier this year.

To: Congresswoman Laura Richardson

From: Daysha Austin

Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha

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To: Congresswoman Laura Richardson

From: Daysha Austin

Subject: New Voicemail and Phone Messages March 9, 2009

Thursday, March 5th

Rickie Ivie 213-489 Office or 213-200 Cell

Hey Laura...how are you? When you get a chance you can call. I certainly do not answer the cell phone until the evening generally it stays in my car but I am in the office most of the time,. I hope everything is going well for you and I look forward to speaking with you.

Tom Moxley 323-816

I lost the call for your scheduler I think her name is Denise, I don't think I talked to Desiree...I talked to Denise about you speaking at the Maritime Trade Luncheon Next Month. Can you give me a call or have her give me a call. Hope everything is going good and I know you are out there fighting for working for men and women. Keep it going.

Daysha

It's 5:20 pm on Thursday...just wanted to follow up with you regarding seating for the funeral on Monday. I spoke with Jamie Smith who is the assistant for Deputy Chief Garner and she informed me that the arrangements for seating and parking are still being worked out and she will call me tomorrow with the final details. I have given her name and contact

Chief Bratton 213-494

Congresswoman it's Chief Bill Bratton out in Los Angeles. It's about 5:40pm my time and 8:40pm your time if you are back east. My office indicated that you had called and asked that I give you a call so let me give you my vell phone number if I may; I am on my way to a dinner function this evening but I will have my blackberry with me. I look forward to talking with you.

Eric Boyd

I'm at the district office...2 quick things: 1) I have been asked to come to the Carson Democratic Club to discuss our advisory council and what it will look like. I am going this evening but I am not going to take any literature with me because I was thinking about modifying the concept paper I sent to you and I don't know what information you want to keep or discard so rather than put out wrong information I'd rather just speak on it and let them take my contact information. 2) Daysha is leaving tonight as you know and need the final green light from you on my training so she can make the hotel and flight arrangements. If she does not get that from you this evening we will have Matt

Mason do it tomorrow but in any case that is a fairly urgent case I emailed you about earlier as well. I you would cal back about that I would greatly appreciate it.

Ted

It's about 10:15pm and we got a message that there will be votes tomorrow so ummm we have votes so we'll be there. I'll see you tomorrow alright. Bye

Friday, March 6th

Ted

It's Friday morning March 6th...calling to let you know that we called the Cloak Room and they expect votes as early as 10:00 am but when we have a better idea of what's going on I'll let you know. There could be votes at 10:00 am but when we get closer to 10am I'll let you know

Leslie

It's Leslie...I texted you and emailed you now I'm leaving you a message! I very much need to talk to you today about what I did for me and mommy's birthday. Today is the day I have to put a 50% deposit down on the cabana rental and I wanted to share with you some other details. If you could please call me I'd appreciate it. I do have a meeting today between 9am and 10am and that should be it for my whole day that I know of. So, please I need to make this deposit by 3:30 or I can find out what happens if I don't. I think the lady who makes the arrangements doesn't work on the weekend so potentially it would be in place for me to call her Monday but I need to make sure the day is okay with you March 28^{th}

Rosa

Good morning it's 9:30am I wanted to follow up on a couple of things with you. The high priority one is the work Daysha was doing with Ann Thorn and getting a check from AJ. I need you to let me know what you want me to do to help just based on the email Daysha had sent you so again let me know what you need because if I'm going to overnight the check to Ann plus the pictures in one package I need to get the check from AJ. I'll send you an email too so have a good trip.

Mason

I just faxed you to contact information for the hotel room. The entire staff has it in case they need to fax something to you. Your flight is at 5:28pm Sunday; there are a number of you on that flight so they are providing transportation for you. They are aware you need transportation from the bridge; that you are not going on the bus and they are prepared for that. They could not provide me with the name and number as of yet of the person that's going to be doing it but they guaranteed me there is a whole group of you on the Delta 5:28pm flight and they will get you on that flight. I will follow up later today to see if I can get a name and phone number. I will also fax over the Eric Boyd travel information and if it is approved by you I can make the reservations this weekend

if not I can pass the message on to Eric. Give me a call in the office if you need anything.

Karolyn

I'm down at Union Station waiting for Jessica's train she's coming down for Spring Break and wanted to find out if you were in DC or California feel free to give me a call on my cell maybe we can all get together. Talk with you later...hope you have a nice trip. Toodles.

Saturday, March 7th

Nelson Watkins 202-744 cell

Hi Congresswoman, I am program coordinator with Faith and Politics Institute. I was trying to catch up with you before you left the dinner and I will try and catch you in the morning as you will be on the bus with us. I do understand from your staff that you have your individual flight to leave Montgomery tomorrow at 5:28pm. We have additional participants who have 5:28pm flights out of Montgomery as well and we have additional cars to make sure we get those people that are flying individually out of Montgomery and make sure they catch there flight. Touch in with me so I can hook you up with Christian Costco who is handling getting those participants that have the 5:28 flights to not return with us on the bus to Montgomery airport but the cars will literally bring you back so you can make sure you will catch your flight on time. If we don't touch base tonight I'll check in with you in the morning.

Nelson Watkins 202-744 cell

Hi Congresswoman...I'm here with Christian Costco and I have logistics for you. If you will have your luggage in the lobby by 7:15am; Christian Costco can take your luggage. Down in Selma he will take you from the bridge at 2:30 pm and take you to the car along with the others so I really need to connect you with him or you can connect with him in the morning at 7:15am when you bring the luggage down. He will be in the lobby and will reconfirm that he will grab you from the bridge and take you to the airport. Christian's cell phone number is 202-368

Sunday, March 8th

Mason

This is Mason...give me a call when you get this by.

Mason

It's me again just checking to see if you are on the flight. My phone was in the other room; I talked to Daysha...please give me a call back. Talk to you later bye.

Monday, March 9th

Derrick Simpson 562-216 Office 562-787 Cell
Would like you or someone on staff to be apart of his board. Please let me know who the representative will be.

To: Congresswoman Laura Richardson

Cc: Matt Mason

From: Daysha Austin, Scheduler

Subject: New Voicemail and Phone Messages May 7, 2009

May 5

Shirley Cooks

Hi it's Shirley and it's Tuesday at 8:12pm. Letting you know I checked William Marshall's phone for messages and there are none from any of the newspapers. Thank you.

May 5

Mom

Laura your phone was to my San Pedro number and you were talking to someone and I could hear the conversation. Bye.

May 5

Lauren Hammen 916-765

Hi Lauren Hammen (sp) in Sacramento; I just got a call from Jeff Gotleib the LA Times Reporter and he was about the house you own in Curtiss Park. I have not talked to Code Enforcement but I wanted to give you a heads up because he's coming to Sacramento tomorrow that's Wednesday, May 6th. I have no idea what I can do but I will call code enforcement to find out what this last violation was. I just wanted to make sure that you at least had a heads up.

May 6

Mikael Moore202-821

Congresswoman...it's Mikael returning your call.

May 6

Can't understand the name 209-495

Hi Laura...it was great seeing you this weekend at the Speaker's Cup. I wish I would've had a little more time to visit with you. Anyway I did want to get back to you and let you know that I am not running for higher office in 2010. I was looking at the Senate race but decided not to because I want to be fully engaged in the Assembly. I took a lot ot time to think about that and that's really where my heart is and I wanted to focus on taking care of my district and being engaged in the Assembly. Thanks for thinking of me and no rush to get back to me and we'll catch up soon.

Anthony

I'm in front of your Sacramento residence and there is no notice on your door or porch. Front porch can use a little watering but it's not bad and is in sink with the other residences. The gate is off the hindges and your backyard is overgrown.

Juan Arambula 916-420

Hi Congress...returning your call. I too am sorry we keep missing each other but we'll keep trying. I am available tomorrow morning if that's convenient for you. I'm hitting the road right now and I don't have my darn ear bud but thanks to the Assembly and Senate which imposed this additional...anyway. Give me a call when you get a chance.

Robbie Mook 202-368 This Congresswoman, I just got your email...I'm happy to talk tonight.

To: Congresswoman Laura Richardson

Cc: Matt Mason

From: Daysha Austin, Scheduler

Subject: New Voicemail and Phone Messages May 8, 2009

May 8

Wells Fargo Home Mortgage 800-678

Please call Wells Fargo Mortgage.

May 8

Dante Pasquini with Washington Loss Mitigation Department 818-775

Please return my call or you can email me if you wish at dante.pasquini

My office hours are 7a.m. - 4p.m. PST Monday through Friday.

To: Congresswoman Laura Richardson

Cc: Daysha Austin

From: Matthew Mason, Scheduler

Subject: New Voicemail and Phone Messages May 13, 2009

May 11

Donate Pasquinsi 818-775

I am calling from WAMU's loss litigation team on behalf of Ann Thorn. I am available weekdays 7am-4 pm. Please give me a call when you have a chance.

Eloy Oakley 562 810

Hi Congresswoman, I am calling because the Long Beach City College will be in DC next week and I wanted to know if you wanted to get together for dinner on May 20^{th} . It would be myself, Mark Taylor, and Luann.

May 12

Daysha

Congresswoman I am calling because there is a flier here in the district with your picture on it and we have been receiving a number of calls. Mary Derby is having a loan modification workshop, and while the workshop is free, her services are not. I was wondering if you gave permission for her to use your name. Please give me a call when you have a chance.

Tom Moxley 327-816

Hey Laura, I still have that check for you. I will be in DC next week and wanted to know if you wanted to get together so that I can finally give it you. Please give me a call when you have a chance

To: Congresswoman Laura Richardson

Cc: Daysha Austin

From: Stephanie Albanese, Scheduler

Subject: New Voicemail and Phone Messages June 5th, 2009

Thursday June 4th

Daphna Ziman Office, 310 271

"Hello Congresswoman Richardson, I am calling on behalf of Daphna Ziman. If you could please return her call at 310 271 she would greatly appreciate it. This is regarding her event next week on June 9th, Tuesday, titled "Keeping the Promise to Our Children National Conference." If you could please return her call she would greatly appreciate it." Thursday 8:19pm

Friday June 5th

Daphna Ziman 310 271 The Timan I really want to talk to you. We sent you an invitation to our conference on Tuesday and we need you to be at the press conference at 7:30am at HC-5. And I also want to make sure you are either at the Lunch or Dinner at the Gala at the State Department. The office has not confirmed and it's getting to the point that it's really late so I really need you to get on top of it right now. Could you please have someone call my number and make sure that they are confirming for so that we can have a seat with your name on it and VIP at the State Department. Please jump on it. Laura, much love." 310 271

WAMU 877 926 - 3

"WAMU with an important matter to discuss. Please call us at 877 926 This is an attempt to collect a debt and any information obtained will be used for that purpose."

To: Congresswoman Laura Richardson

Cc: Daysha Austin

From: Stephanie Albanese, Scheduler

Subject: New Voicemail and Phone Messages July 6, 2009

July 2nd

Brandon Neal 202 366

"Hi its Brandon Neal from USDOT Office of Small Business following up on a conversation at a dinner I had with CLR set up through Kerman Maddox. Wanted to share I will be in her district on the 14th-16th of August and wanted to follow up with her in terms of some of the things we are doing in her area. Hope all is well. I can be reached at 202 366

Todd Hoppley, 703 578

"Congresswoman Richardson- It is Todd Hoppley from the Airport Executives. You had called into my boss, Chip Barkley, who is out of the country. We are unfortunately not able to help with the event next week. We have a very small PAC. We are typically able to give to a chairman or ranking member and that's it. Until we can grow with the size of our PAC we won't be able to help out however deserving you are. We wanted to get back to you and apologize on behalf of my boss Chip. If you have any questions you can call me, Todd, at 703 578

July 3rd

Dirk, Mason Garage Doors 714 600

"Hi this is Dirk with Mason Garage Doors. I have an appointment with you between one and three. I am just calling to let you know I am heading your way. My GPS says I will be there at about 1:12 or so. Hopefully I won't hit any traffic Thank you and have a wonderful day."

Renee 562 716

"Hey Laura, its Renee. I forgot I have to be someplace at 7:30. I can do it early in the morning or have someone else in the salon do it. Call me back with what is best for you."

Lanen 562 438

"Laura this is Lanen. I was trying to get a hold of Daysha to try and meet with you before I went to France. I am leaving in about 10 days. I don't think it's possible we may meet to talk and catch up before I leave. My mom has been gravely sick and in the hospital and I just got back from Arizona, she is still in the ICU so I will be busy with that. I wanted to wish you a happy 4th and I hope we can catch up with each other like we usually do every summer. Hopefully this can happen sometime after I get back from France which is at the end of the month. Hopefully we can get together then."

July 4th

Leslie 310 487 They will be here any minute. He is very hungry too. He was washing his car. As soon as he gets here we will leave. Okay, bye."

July 5th

WAMU 866 926 "Hello this message is for the WAMU customer that resides at this location. This is an important matter to discuss. Please call us at 877 926 This is an attempt to collect a debt and any information obtained will be used for that purpose."

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.60 Ns Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225 Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.